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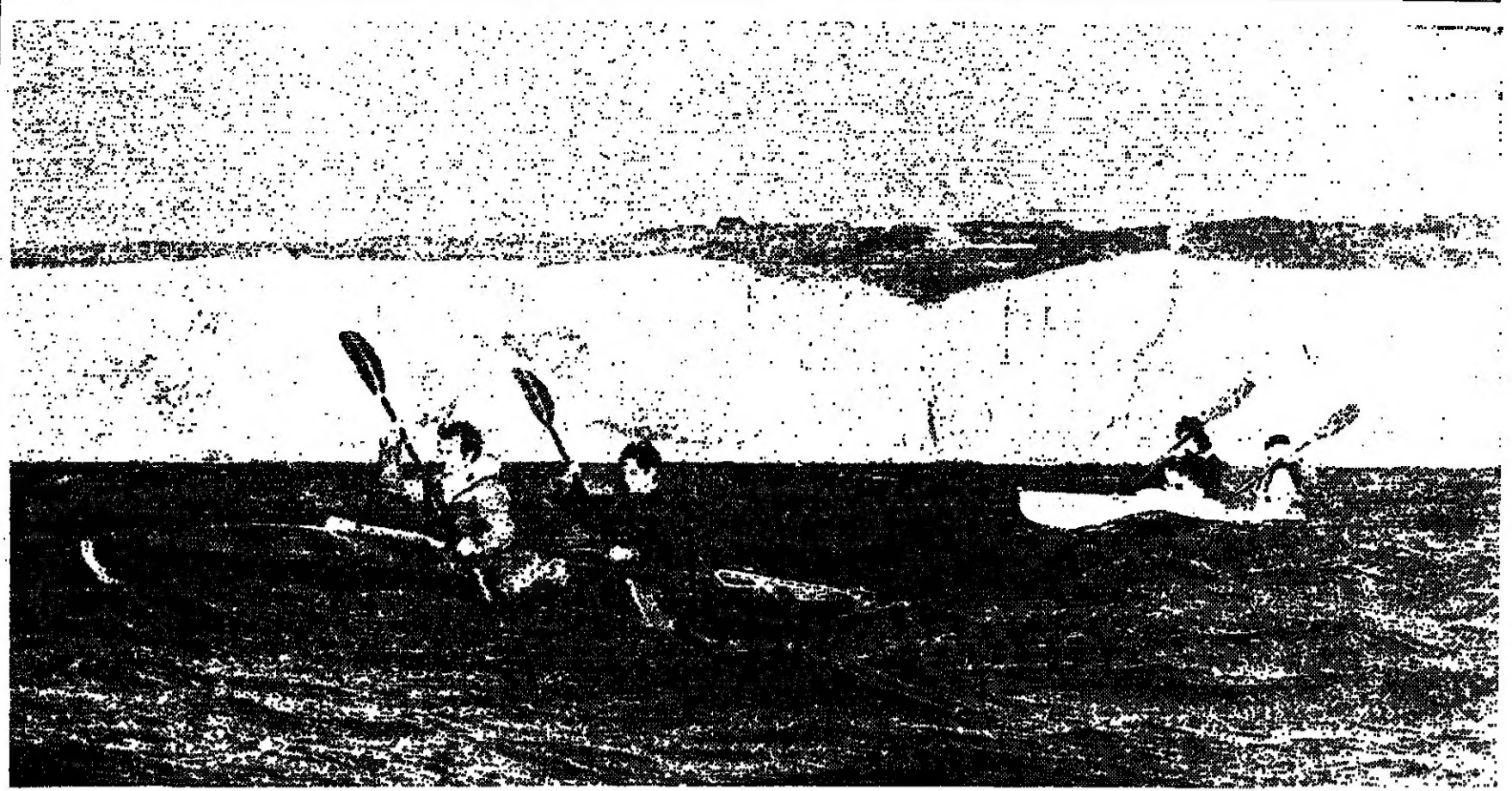
Saturday Review:  
GBS and  
others at home, p 5

## Ford backs Britain with £180m car plant to serve Europe

Ford is to stake a large part of its future European engine production in Britain. The company yesterday announced a £180m investment in a new plant in South Wales. It will create up to 7,500 jobs in an area of high unemployment. Britain has won the project against the claims of several European countries, among them West Germany.

## South Wales to gain 7,500 jobs

By Clifford Webb  
Ford Motor Company is to build a £180m engine plant at Bridgend, Glamorgan, despite intense competition from Holland, Belgium, Germany and Spain to win the investment. The American company's decision has also been taken in the face of pessimistic forecasts about the effect of industrial relations problems on the profitability of the British motor industry. Six years ago, when Ford of Britain was hit by a six weeks long strike, Henry Ford II declared: "I could not in good conscience recommend to my board any new capital expenditure in Britain." Ford sources were at pains to point out last night that the new plant did not point to plans for a huge increase in total car production and much of Bridgend's output would be subcontracted to Dagenham-made engines. It is known that Ford plans to introduce an entirely new family of engines in Europe in about three years and these will be manufactured at Bridgend. They are designed for production on plant much more automated, and therefore less labour intensive, than Dagenham's. By choosing a greenfield site and a new reservoir of labour, Ford is avoiding the inevitable confrontation with the unions which such a move would bring at its existing plants. It is not, however, guaranteed a trouble-free development. Dagenham employees were told by management yesterday that only 1,000 jobs would be phased over the next three years while Bridgend was working up, but the company was reluctant to say what new work would be introduced to offset that lost to Wales. The 30-acre site at present occupied by engine production at Dagenham could, however, be switched to final assembly of the Cortina. Ford is in urgent need of extra assembly facilities to increase production of this, the best selling car in Britain. Mr Terry Beckett, chairman and managing director of Ford of Britain, said last night: "It has been evident for some time that we need more engines. The demand for our products has never been stronger. "We now have market leadership in the United Kingdom with cars and commercial vehicles and we have many thousands of outstanding orders. It is important for us to be able to respond to the growing public demand." Hope for jobs, page 15



Three ex-Servicemen, each with one leg, who crossed the Channel by canoe yesterday. Mr. Alec Beer, Mr Clifford Sadler and Mr Tony Maynard were accompanied by a Royal Marine reservist as navigator.

## Bread strike goes ahead after talks fail

With long queues outside bakers' shops in England and Wales, last-minute talks to avert today's bread strike failed after four hours yesterday. Meetings involving the employers and the bakery workers were organized by the Advisory, Conciliation and Arbitration Service (Acas). For the first three hours representatives of the employers and the employees talked separately with Mr William McFetridge, deputy chief conciliator of Acas. The two sides then had a further one-hour meeting round the table, but the talks broke up at 6 pm. Mr Michael Rogers, leader of the National Joint Committee for the Baking Industry, said afterwards that the strike was on. "We have had long discussions with officials from Acas and subsequently with the union but I am afraid we have not made a lot of progress." Mr Rogers said the employers had proposed that matters in dispute should be put to arbitration but that the union had refused. "There will be serious shortages throughout the country by Monday," he said. Mr Samuel Maddox, general secretary of the Bakers, Food and Allied Workers Union, said: "They can talk forever. We are wasting money on the strike." He confirmed that the strike would go ahead and said he had the full support of his members. The 57,000 members timed their strike to start at 6 am today. They are demanding a day off with pay on Bank holidays. Mr Maddox said workers in nearly every other industry had Bank holidays at home without loss of pay. Continued on page 2, col 4

## Steel plea to set aside party ambitions

By George Clark  
Political Correspondent  
With only two weeks to go before his party assembly gives its verdict on the Liberal-Labour agreement, Mr David Steel, the Liberal leader, said yesterday that while the Government persists in its campaign to bring down inflation, Liberal MPs should continue to support Labour in office. Mr Steel had high praise for Mr Callaghan who seems now to be landed with the nickname Moses after a disclosure on Wednesday by his son-in-law, Mr Peter Jay, Britain's ambassador to the United States, that the Prime Minister saw himself as leading the country out of a morass of economic problems. "I believe the Prime Minister has caught the national mood in the appeals for restraint that he has been making," Mr Steel said at the Junior Chamber of Commerce in Edinburgh. But he saw difficulties ahead; not least the difficulty of Liberals being able to support any extension of public ownership or socialist-inspired legislation. Sectional or partisan interests had to be set aside if recovery was to be completed. "It means that the Labour Party must set aside some of its pet political schemes lying in manifestos or reports of the national executive," he said. "It means that the Liberal Party in its conference alter this month must demonstrate its willingness to accept some short-term political unpopularity in the long-term interest of the country."

"It means that the Conservative Party must set aside its ambitions for power until the proper time for a general election." Mr Steel said: "The Prime Minister has given a lead in trying to rescue the situation and it is a lead which we should follow. He is right to question whether leap-frogging wage claims under the heading of free collective bargaining are the best and most equitable method of establishing rewards." One of our national problems had been the lack of continuity of successive governments on the question of prices and incomes policy, he said. Mr Steel added that the Liberal-Labour pact, struck in March, had provided a period of stability and recovery which a general election almost certainly would not have done. "Indeed, it cannot be argued that two general elections in 1974 were helpful to the country, still less that a third in three years would have resulted in an upsurge of internal and international confidence," he said. "Since March the stock market has pulled up to an almost record level, our reserves look handsome and the pound is stronger, as are the balance of payments. The advent of North Sea oil in large quantities will bring us still greater strength," Mr Steel said. On trade unions, he lined up the question of prices and incomes policy, he said. Mr Steel added that the Liberal-Labour pact, struck in March, had provided a period of stability and recovery which

## Chancellor redefines pay targets

The Chancellor of the Exchequer has again given a warning that the general level of wage settlements must be kept in line with the 5 per cent of the previous round if inflation is to be brought down to single figures. Replying to fears expressed by the Association of British Chambers of Commerce that 10 per cent is coming to be regarded as a norm, Mr Healey said this figure related to earnings overall and not to wage rates or the level of settlements. In a letter to Mr Tom Boardman, chairman of the association, he said that during the first 11 months of the last round when settlements were kept to around 5 per cent, earnings had risen by between 9 and 10 per cent. The Government's stance in the air traffic control assistants' case showed that its determination to ensure the guideline were followed in the public sector was not an empty promise. Mr Healey expected the same sense of responsibility to be shown in the private sector. "I can assure you that the use of sanctions does not depend on the size of the firm," Mr Healey added.

## Bank lending rate is cut again to 6 1/2%

By John Whitmore  
Financial Correspondent  
The trend towards lower interest rates was taken a stage further yesterday with the Bank of England announcing a reduction in its minimum lending rate from 7 to 6 1/2 per cent—the fifteenth cut in MLR this year. Leading banks, though not specially keen on reducing their rates, will almost certainly follow suit early next week. Building societies, too, are likely to be under increasing pressure to announce new reductions in their interest rates. The essence of the problem facing the banks is that of profitability on the one hand, and on the other the rate of return they offer depositors, particularly the smaller depositor. The banks are reluctant to make a further cut in the deposit rate, which is already down to a highly uncompetitive 4 per cent, but equally reluctant to take the full strain of lower lending rates; and, therefore, lower income in the profit and loss account. In the early 1970s the margin between deposit and lending rates was very much narrower, but over recent years margins have widened steadily as a result of the rapid increase in operating costs. A possible compromise next week could be a half point cut in the base lending rate to 7 1/2 per cent and a quarter point cut in the deposit rate of 3 1/2. Yesterday's response from the building societies was cautious. A spokesman said the reduction in MLR would be "good news for home buyers" provided it resulted in a continuing downward trend in interest rates generally and in a substantial increase in the flow of funds into the societies. Last month's inflow is estimated at about £300m—some £50m below the societies' monthly target. The Building Societies Association will next discuss rates at its meeting on September 23. Provided the September inflow of funds looks reasonable, it could well announce a change in rates then. Alternatively, it could decide to defer the subject until its October meeting. Both the banks and the building societies, however, are likely to be acutely aware of the imminence of the Labour Party's annual conference starting on October 3. The renewed fall of interest rates followed the annual report for the 12-month pay rise and the continued inflow of overseas money into the country. Cut helps shares, page 15

## Ugandan crowd watch execution of 15 men

Kampala, Sept. 9.—Fifteen men condemned to death by firing squad were lined up and shot one by one in front of a large crowd in Kampala today, according to an eyewitness report. The men were tied against water drums filled with sand and they fell one after the other as the bullets rained on them. Twelve of the men had been convicted last month of plotting to overthrow President Amin in a coup allegedly timed for January 25, the date of the sixth anniversary of President Amin's accession to power. The other three men were sentenced in July on treason and murder charges. As the firing squad took aim, a large crowd watched near the Queen's clock tower on the outskirts of Kampala, the same spot where a number of guerrillas faced the first public execution by firing squad in Uganda in 1973. Firing commenced at 5.05 pm. The Military Defence Council had ordered the convicted men to be shot and President Amin signed the execution papers on Tuesday, rejecting a last-minute appeal for clemency from President Amin's widow, Mrs. Amin. Those killed included teachers, businessmen and former Government officials. Uganda radio said in a broadcast half an hour before the

## Talks continue today on 'Express' stoppage

By a Staff Reporter  
Talks between representatives of Beaverbrook Newspapers and the 160 dismissed engineers were adjourned last night after five hours. The discussions are to continue this morning. Again last night no editions of the Daily Express were printed in London. For the past week neither the Daily Express nor the Evening Standard has been printed in London, but the Daily Express has been printed as usual in Manchester and at one stage extra copies were printed for circulation in the South. Talks began yesterday after the Amalgamated Union of Engineering Workers asked the Newspaper Publishers Association for a meeting with the Beaverbrook management after the failure of earlier talks in Manchester. Afterwards Mr Jocelyn Stevens, managing director of Beaverbrook, said: "The mood of the talks is fairly grim. The fact that we are still talking is important." While the talks were taking place Mr Victor Matthews, managing director of Trafalgar House, which recently bought the Beaverbrook group, waited in the Daily Express offices near by. After the talks it was learnt that the name of printing in Manchester had been brought forward by an hour but a Beaverbrook spokesman would not confirm that extra copies were being printed to be circulated in the South. The Daily Express did not print extra copies in Manchester on Thursday night after members of the Society of Graphical and Allied Trades (Sogat) had been instructed by Mr William Keys, the general secretary, not to handle them. Man in the news, page 2

## Dissidents in Soviet Union branded by secret police chief as agents of the West

Moscow, Sept. 9.—President Brezhnev and other Soviet leaders gathered in the Bolshoi theatre today for a glittering celebration of the hundredth anniversary of the birth of Felix Dzerzhinsky, who founded the Soviet secret police in 1917 under the title of the Cheka. They heard Mr Yuri Andropov, the present head of the secret police, now known as the KGB, deliver one of the most scathing attacks on political dissidents ever voiced in the Soviet Union. Such people were branded as agents of the West, he said. Fewer people were now tried for anti-Soviet activity than at any time in Soviet history. "Those who are misled, we try to help," he said. "We try to reconvert them, to disperse their delusions." But different action was needed when dissidents broke Soviet laws. There were still small numbers of such people in the Soviet Union, "just as there are thieves, bribe-takers, speculators and other criminal offenders." Both the former and the latter do harm to our society, and for this reason must be punished. "It is no longer a secret for anyone that dissidence has become a kind of profession which is generously paid with money, currency, and other things which in essence is little different from the way imperialist services pay their agents," he said.

## TUC rejects banks plan

The Labour document, *Banking and Finance*, which proposed the nationalization of the main clearing banks and insurance companies, was rejected by the TUC on the last day of its Blackpool conference. It was agreed that the evidence did not justify the proposal. The congress also decided to press for laws to "plug the loopholes in recent employment legislation opened by judges." Page 23

## Councils rebuked

Some councils, while accepting the need to act, are slow to put things right when a complaint is justified, the annual report of the local government ombudsman says. In 1976-77, 189 complaints were investigated and fault was found in 107 cases. Page 3

## Anglo-Irish summit

Talks on September 28 between Mr Callaghan and Mr Lynch, the Irish Republic's Prime Minister, are likely to be dominated by British plans for constitutional development in Northern Ireland. The talks will also cover the EEC's common agricultural policy. Page 2

## County title shared

Middlesex and Kent are the joint county cricket champions, the first tie since 1950. Middlesex, defending their title, beat Lancashire by 91 runs; Kent finally overcame a defiant last wicket partnership to beat Warwickshire by 27 runs. Gloucestershire, also contenders, lost to Hampshire. John Woodcock, page 21

## New York Mayor loses his job

Mr Abraham Beame was defeated in his attempt to remain Mayor of New York when he finished third in the primary election for the Democratic Party nomination. The winners of the two top positions, Mr Edward Koch and Mr Mario Cuomo, will contest a run-off election on September 19. Page 4  
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Personal investment and finance  
Vera Di Palma looks at the taxation of accommodation provided for employees; Margaret Drummond on air pairs

## Self employed and about to retire?

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## OVERSEAS

## More agencies enter Lance investigations on matters graver than those so far reported

From Frank Vogl Washington, Sept. 9—Investigations are now being conducted by United States Government agencies and the Department of Justice to determine whether Mr. Bert Lance, the Director of the Office of Management and Budget, has broken the law.

It was disclosed today that the matters being investigated are much more serious than had been suggested in the press.

Senator Abraham Ribicoff, chairman of the Senate's governmental affairs committee at present holding hearings into Mr. Lance's affairs, announced today that he has asked the Justice Department to hand over the information it has gathered in its investigation.

Press reports have suggested that Mr. Lance might be prosecuted for illegal use of the National Bank of Georgia's aircraft for political campaigns.

Mr. John Heilmann, director of the Currency, stated before the committee today that this was only one aspect of the investigation by the Justice Department to which his office had given information about Mr. Lance.

The comptroller said he could not answer questions about the investigations, and refused to give Senator Charles Percy, the committee's leading Republican, a detailed ownership history of the National Bank of Georgia's Beechcraft aircraft. However, he noted that this was one area being studied by the Justice Department.

Senator Percy said that it appeared that the Calhoun National Bank, which Mr. Lance once headed, sold its aircraft to the Lancelotti Company, jointly owned by Mr. and Mrs. Lance, and that this company later sold the aircraft to the National Bank of Georgia when Mr. Lance was its president.

Mr. Heilmann said that information given by his office to the Justice Department now reads that the aircraft was being investigated by the Internal Revenue Service, the Securities and Exchange Commission and the Federal Election Commission. The comptroller said that his office found no evidence that large private overdrafts obtained by Mr. Lance and his family from the Calhoun Bank in 1975 were used to finance Mr. Lance's political campaigns.

The use of overdrafts in this way is illegal under American election laws. Mr. Heilmann said, however, that neither could he "assure this committee that the overdrafts were not used for political campaigns."

He said that the overdrafts obtained by Mr. Lance while he headed the Calhoun National Bank and which ran into hundreds of thousands of dollars, were not found to be illegal by the Comptroller's office, "but they represented clearly undue and unaccountable practices that are totally unacceptable to us."

The Senate committee will continue hearings into Mr. Lance's affairs next Monday and Wednesday and will cross-examine Mr. Lance next Thursday. Mr. Clark Clifford, Mr. Lance's lawyer, has told the committee that Mr. Lance intends to discuss and answer "every single allegation" made against him.

As well as answering the specific allegations the Budget Director, Senator Percy noted today, will have to demonstrate how a man who has managed his own financial affairs in such a muddled manner is to be qualified to manage the country's budget.

## New York's mayor voted out of office

From Michael Leapman New York, Sept. 9—Mr. Abraham Beame, Mayor of New York since 1974, was defeated in his attempt to retain the office when he finished only third in yesterday's primary election or the Democratic Party nomination.

In a close contest, in which only three percentage points separated the first four of seven candidates, the top two positions were won by Mr. Edward Koch, a Manhattan congressman and the Democratic Party's official New York State. They will contest a runoff election on September 19 to see who will be the Democratic candidate in the election on November 1.

More surprising than Mr. Beame's defeat was the poor showing of Mrs. Bella Abzug, the fiery former Congresswoman, who had been leading in most of the pre-election opinion polls. She finished fourth with only 17 per cent of the vote.

A possible reason for her failure is over-exposure. She has been running for mayor almost since she was defeated by Mr. Daniel Moynihan for the Democratic nomination for a Senate seat last year.

Mr. Beame, born in London in 1906, is New York's first Jewish mayor. He has now become the first mayor for 14 years to fail to win re-election when he sought it.

He wept as he conceded defeat in the small hours of this morning. "I gave this city every ounce of my strength and my fullest devotion during its most trying years of crisis," he said. "I have not let this city down."

Mr. Beame is a small, lizened man whose main electoral strength as the support of nearly all the big trade unions. He ran a skillful campaign but as notably vindictive even in a



Beame cast out of political eye: Mr. Mario Cuomo, left, and Mr. Edward Koch who knocked Mr. Abraham Beame, mayor of New York, out of the electoral contest for another term of office. They face a run-off for the Democratic nomination.

contest where nobody was showing great restraint.

In one sense, his third place showing, with 18 per cent of the vote, was fairly impressive, bearing in mind the ferocious criticism directed at him in a report last month by the Securities and Exchange Commission about his conduct in the months before the city's 1975 fiscal crisis.

It was the highest turnout recorded in a city primary election, reflecting a hard fought and widely publicized campaign. Mr. Koch and Mr. Cuomo, with 20 and 19 per cent of the vote respectively, edged into the run-off chiefly through expensive television advertising campaigns. Mr. Beame and Mrs. Abzug had relied more on grassroots organization which meant cheaper but less effective.

The death penalty, a widely debated issue during the last two weeks of campaigning,

appears not have had a crucial effect. Mr. Koch is in favour of it and Mr. Cuomo is against it. Mr. Cuomo, who is of Italian stock, had the advantage of being the only Roman Catholic in the contest, in a city where many people vote for reasons of ethnic or religious loyalty. He was many Irish as well as Italian votes.

Mr. Koch, Mrs. Abzug and Mr. Beame split the large Jewish vote. Mr. Koch, who is a member of the Conservative Party, had the loyalty of the backs and Puerto Ricans respectively but did not make inroads among white voters. Mr. Jack Harnett, a businessman who began his campaign with a political base, ended it in the same way, with only 1 per cent of the vote.

In the Republican primary Mr. Roy Goodman, a member of the state Senate, comfortably defeated Mr. Barry Farber, a radio interviewer. But Mr. Farber will stay on the Novem-

ber ballot paper as the Conservative nominee.

In contests for nominations for other offices, a notable victor was Mr. Andrew Stein, a member of the State Assembly, running for Borough President of Manhattan. Mr. Stein, who also advertised heavily on television, became prominent some years ago as an early opponent of Concorde landings in New York.

The results of the primary election were:

Democrats		Republicans		
	Votes		%	
Koch	180,260	Goorman	44,713	56
Cuomo	170,772	Farber	34,779	44
Beame	163,616			
Abzug	150,761			
Sutton	131,185			
Badillo	99,994			
Harnett	13,927			

## Ulster-type pattern in Lebanese violence

From Robert Fisk Beirut, Sept. 9—The political parallels may be few but the current spate of random bombing in Beirut and other Lebanese cities is taking on a pattern of violence remarkably similar to Northern Ireland. A series of explosions in the capital this week culminated in the planting of eight bombs across the country in the past 24 hours.

Four of them exploded in Beirut, one damaging a factory in the southern suburb owned by the millionaire Muslim Ghannouchi family. In the village of Beit Mary, a car bomb blew up in the early hours while yesterday Syrian troops came to the aid of a taxi driver who was being forced to take a charge of explosives towards the Palestinian refugee camp at Sabra. It was the first recorded

attempt by terrorists here to set off a proxy bomb.

No one was killed by the bombs although three people died late last month when an explosion occurred early in the morning at a Beirut market.

The violence has caused little outward show of concern among the population of Beirut although notices in the daily newspapers warn people to report the finding of any suspicious parcels.

Throughout the day today Syrian and Saudi troops took greater care than usual to check the identities of car drivers and their passengers. The authorities here have not suggested any motives for the bombings, although a few people doubt that the sectarian hatreds of the Lebanese civil war have yet been smothered.

## Egypt train crash toll at least 16

Cairo, Sept. 9—Sixteen bodies have so far been recovered from the wreckage of a train which crashed yesterday in Upper Egypt, possibly with foreign tourists on board, police and railway sources said today.

First reports said that more than 40 people had died and 50 were injured in the crash near Assiut. Cairo press estimates of the dead today varied between 22 and 50.

The train, on its way from Cairo to Assiut, was travelling at 74 miles an hour when eight of its 11 coaches became derailed.

The injured were taken to hospitals at Assiut. Buses, taxis and private cars were sent to the scene to help transfer other passengers.—Reuters.

## Tokyo relents on refusal to accept refugees

## Ordeal ends for 785 Vietnamese

From Peter Hazelhurst Tokyo, Sept. 9—After consistently refusing to accept refugees of any kind, Japan relented today and announced that 785 Vietnamese might be allowed to settle in the country if they could not be placed elsewhere.

Today's decision was almost historic because Japan has always argued that its space cannot contain the pressures of a growing population and it cannot, therefore, admit any newcomers.

Since the fall of Saigon two years ago the Japanese Government has, reluctantly, permitted 1,125 Vietnamese refugees to land in Japan's southern island of Okinawa after a 2,000-mile sea journey in flimsy sailing boats.

The majority, however, have

been picked up on the high seas by Japanese and foreign ships bound for Japan. In such cases Vietnamese refugees are allowed to land in Japan only after the master of the vessel provides guarantees for their future.

As a result many ships have refused to pick up refugees from distressed fishing vessels on the high seas. Last Sunday 86 Vietnamese refugees arrived on Okinawa on board 23 flimsy life boats. They said that a vessel had refused to pick them up when their flimsy fishing boat was in distress. The captain, however, provided them with two lifeboats and food. He then sailed on towards Japan.

After negotiations last year, Britain agreed to accept 21 Vietnamese from Japan after a British vessel had picked them up on the high seas and landed them in the United Nations' High

Commissioner for Refugees has been able to resettle only 340 Vietnamese who have arrived in Japan over the past two years.

Japan and the United Nations, have thus been saddled with 785 unwanted refugees. Today's announcement that Japan will finally accept the remaining Vietnamese refugees, was welcomed by a spokesman for the United Nations' office for refugees in Tokyo.

During the past two years the Vietnamese refugees have been supported by religious and charitable organizations in Japan not being able to receive work permits.

Japanese leaders, including Mr. Ichiro Hatoyama, the Foreign Minister, and Mr. Sunao Sonoda, the Cabinet secretary, said that the Government would study a plan to provide the refugees with education, employment in agriculture and funds for immediate relief.

## Parliament pledge to coloureds

Cape Town, Sept. 9—The South African President, Dr. Diederichs, announced today that the present advisory Coloured Persons Representative Council (CPRC) would be reconstituted into a Parliament with full legislative and executive authority over matters concerning Coloured people.

Opening a session of the CPRC at Bellville, Dr. Diederichs said that the Coloured Assembly would have a Cabinet led by a Prime Minister.

The Government proposes separate parliaments for South Africa's 4,300,000 whites, 750,000 Indians and 2,400,000 Coloureds, each represented in a council of cabinet ministers.

The 13,000,000 Africans would not be involved.

## Nun to appear in court on Rhodesia charges

From Michael Kupe Salisbury, Sept. 9—Sister Janice McLaughlin, an American-born nun, is to appear in court here next Tuesday on charges under the Law and Order Maintenance Act.

Police said she would be charged under Section 19, which deals with "spreading alarm and despondency."

She is an official of the Roman Catholic Justice and Peace Commission, which has accused the Government by its "deliberate repression of the rights and freedoms of African civilians by the security forces."

Sister McLaughlin, Mr. John Deary, chairman of the commission and two other officials, Father Dietrich Scholtz and brother Ferndu du Pels, were arrested last week.

The other three officials are due to appear in court on September 30 on charges brought under the Official Secrets Act and the Law and Order Maintenance Act.

Meanwhile, Rhodesian military authorities claim to have evidence that guerrillas have been loyal to Mr. Joshua Nkomo and Mr. Robert Mugabe have been instructed to "liquidate each other."

Several clashes are said to have occurred between Zulu and Zulu forces in the Marandla tribal trust land in the south-west. A military spokesman claimed that captured guerrillas from both sides said they were under orders to eliminate their rivals.

## Kenya offer of help to Ethiopia

Nairobi, Sept. 9—Kenya has promised to help Ethiopia to repulse an aggression by Somalia, Mr. Michael Njenga, deputy permanent secretary of the President's office, said today.

Mr. Njenga made the statement after returning home from Addis Ababa where he had led a Kenyan delegation to a meeting concerned with the administration of the border between Kenya and Ethiopia.

"Ethiopia's victory over the enemy will be a victory for Kenya," he said.

In a joint communiqué, the two countries condemned the "brazen and naked aggression" on Ethiopia by Somalia and called on "all peace-loving countries to condemn this aggression."

## South Korean is surprised at bribes charges

Seoul, Sept. 9—Mr. Tong Sun Park, a South Korean businessman, said here today he was surprised and disappointed at his indictment in Washington on charges of bribing American congressmen.

Mr. Park spoke to reporters after two hours of questioning at the Seoul prosecutor's office for the second time in 15 days. He said the indictment had earned him an indictment by an American federal grand jury on Tuesday.

Reports from Washington say President Carter has sent a letter to President Park, telling him that the United States Government's efforts to have the businessman extradited. But Mr. Park Tong Sun, the Foreign Minister, said yesterday his Government would not arrest him or force him to return to the United States.—Reuters.

## Price of petrol doubled in Turkish economic measures

Ankara, Sept. 8—Petrol prices virtually doubled here today as the Turkish Government imposed big price rises on basic goods and services in an effort to extricate the country from economic crisis.

Electricity prices went up by 43 per cent, fuel oil for heating by 42 per cent, cement by nearly 70 per cent, and newspaper by more than 45 per cent. Local telephone calls will go up by 150 per cent next week.

The rise for ordinary petrol was more than 96 per cent and for "super" quality nearly 90 per cent.

Petrol and some other products have long been subsidized to keep the domestic prices well below prevailing world levels. Tide rises were part of austerity and export-promotion measures ordered by the Government yesterday.

Turkey is struggling to overcome a soaring balance of trade deficit, which has produced a foreign currency shortage that forced the country to stop paying for most imports about six months ago. The Government said yesterday that the country had been losing about \$200m a year in trade deficits and a \$200m trade deficit last year.

There was no mention in the

measures of currency devaluation or a rise in interest rates, which have been expected and urged by some economists and businessmen to help correct the economy.

Newspapers suggested today that these measures had been blocked by Mr. Necmettin Erbakan, Deputy Prime Minister, who is an outspoken economic nationalist, and has a big say in the economic policies of the right-wing coalition Government headed by Mr. Süleyman Demirel.

Mr. Erbakan heads the Islamist-oriented National Salvation Party, which has only 24 of the 450 National Assembly seats, but holds the parliamentary balance of power.

Businessmen, including the Association of Turkish Industrialists and Businessmen, have urged the Government to take austerity measures to salvage the economy, restore the confidence of international banking community, and enable Turkey to get the credit it needs.

A team from the International Monetary Fund is in Ankara evaluating the situation. Mr. Cihat Bilgehan, the Finance Minister, is expected to discuss a major drawing from the IMF when he visits Washington today.

Today's rises brought the price of ordinary petrol to about 82p a gallon.—Reuters.

## Russians tell why they seized American books

Moscow, Sept. 9—Organizers of Moscow's first international book fair today told American exhibitors that three of their books were seized for ideological reasons.

The official explanation was issued after a protest on Tuesday by representatives of 49 American university exhibitors.

No reason has been given by the organizers to another exhibitor, the New American Library, for the seizure of two of its books—George Orwell's *Animal Farm* and *1984*.

Officials originally took away eight American university exhibitors' books, but subsequently passed five for display.

## Israeli settlements 'in defiance' of US policy

Washington, Sept. 9—The United States considers Israel's establishment of permanent settlements on occupied lands to be illegal President Carter said today. He planned to discuss the matter with Mr. Moshe Dayan, the Israeli Foreign Minister, later this month.

Mr. Carter said when asked about the subject by reporters: "Our country has taken a consistent stand for many years that the establishment of settlements in occupied territories on the West Bank and otherwise by the Israelis is illegal and obviously this creates a problem."

When a reporter said that the Israeli action appeared to be in deliberate "defiance" of United States policy, Mr. Carter replied: "You tend to analyze it very well."

Moshe Brilliant writes from Tel Aviv:

Israelis are confused about what their leaders are doing about controversial Jewish settlements in the occupied West Bank.

Moshe yesterday quoted Mr. Arikon, the Minister of Agriculture and chairman of the inter-institutional committee for rural settlements, as saying that a number of new villages had been started secretly in the past month.

Mr. Sharon later brushed aside questions with "no comment," but a member of his staff told Israeli television that the minister had been misunderstood. He named five new settlements as having been founded in the past month but

said that they were not secret, having been approved by the prime minister's office.

But Dr. Ranan Weitz, the director of the land settlement division of the World Zionist Organization and a member of the committee, told me that some of those on the list had been started last year and others not started at all.

He said that Mr. Arikon, in western Samaria, and Migdal Oz, near Hebron, had been started 10 months ago.

Dr. Weitz said that the only settlement on the list that was actually started in the past month was Yotvata, south of Hebron, but that was on the Israeli side of the former armistice lines.

Beirut, Sept. 9—Mr. Ismail Fahmi, the Egyptian Foreign Minister, insisted in an interview today that the Geneva conference on the Middle East could not convene this year unless "President Carter exerts his influence to soften Israel's negotiating stance."

In an interview with the conservative Beirut newspaper *Al-Naba*, Mr. Fahmi said that 40 specialists here yesterday condemned the panel of advisers who, it said, deliberately misled the Egyptian President and Prime Minister on the availability of medical expertise and equipment in the country.

But the controversy, familiar in those developing countries like India and Brazil, where backwardness coincides with skilled medical men, has been given another twist by Dr. R. P. Singh, convener of the conference. He claimed the reason

## Court refuses plea for boy in death cell

Penang, Sept. 9—The Penang High Court today dismissed a plea to remove a 14-year-old boy, under sentence of death, from the condemned cell of a prison.

The judge, however, directed the public prosecutor to take up with higher authorities his transfer to a more "congenial" place of detention.

The boy whose name was withheld, was sentenced to death on August 25 for possession of a pistol and ammunition.

## Target of year 2000 set to halt spreading desert

From Our Correspondent Nairobi, Sept. 9—The first United Nations conference on the spread of deserts, with delegates from about 100 nations, finished two weeks of discussions here today with the adoption of a plan expected to achieve results by the year 2000—and much earlier in many places.

The final version incorporated scores of amendments, which were discussed throughout most of today. The 89-page document now will guide governments throughout the world on how to ensure that more land is not lost unnecessarily to desert.

The plan includes recommendations for national and regional action, for strengthening

ing science and technology and for international action. Governments are urged to establish priorities and to prepare action plans for desert control, for financing to established sources.

Countries of the Sahel made an appeal at the conference for more aid to overcome the drought in the area south of the Sahara, where everything is possible be done to implement the conference's plan immediately in the Sahel region.

Earlier, 45 countries supported an Arab motion to denounce Israel's policy document on the desert. While 17 countries, including Britain, the United States and most West European countries, voted against.

## Indian leader's US trip angers doctors

From Richard Wigg Delhi, Sept. 9—India's doctors have reacted angrily to the lung cancer operation a New York hospital this week on President Sanjiva Reddy, regarding it as a slur on their professional abilities.

A resolution passed at a conference attended by more than 40 specialists here yesterday condemned the panel of advisers who, it said, deliberately misled the Indian President and Prime Minister on the availability of medical expertise and equipment in the country.

But the controversy, familiar in those developing countries like India and Brazil, where backwardness coincides with skilled medical men, has been given another twist by Dr. R. P. Singh, convener of the conference. He claimed the reason

why President Reddy left last Sunday for New York, amid great publicity and accompanied by four doctors, was that prominent Indian doctors have become "scared of operating on a V.I.R. because of their insufficient money or influence would now go abroad for medical treatment following the President's example, and hurt the growing number of people from the Arab countries coming to India for treatment would suffer a setback."

Dr. D. R. Mahajan, who had been a senior surgeon at the Sloan Kettering Institute for Cancer Research Memorial Hospital, where the President had a successful operation on Wednesday, pointed out that Mr. Reddy's son had operated on the President's lung cancer.

The President's journey, the specialists' resolution said, had created a sense of insecurity in the public mind and lowered the Indian medical profession in

the eyes of co-professionals round the world. "We have become the target of ridicule and the laughing stock of the people of the world," it said.

Doctors at the conference argued that anyone in India with sufficient money or influence would now go abroad for medical treatment following the President's example, and hurt the growing number of people from the Arab countries coming to India for treatment would suffer a setback.

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## Dr Graham pleased with Hungarian visit

Budapest, Sept. 9—Dr. Billy Graham, the American evangelist, said today that his first visit to a Soviet block country had been a complete success. He told a press conference at the end of a week's visit that all the reasons that brought him to Hungary had been more than fulfilled.

Asked if he had changed his opinion on communism, Dr. Graham replied: "I have not joined the Communist Party, nor have I been asked to join,

but the world is changing and both sides are beginning to understand each other more now."

If he was invited to another Soviet block country, he would "most likely accept."

He said his first objective in visiting Hungary was "to preach the gospel of Jesus Christ."

His second reason for coming was to meet church leaders. He had met bishops of all the main churches and the Jewish leader-

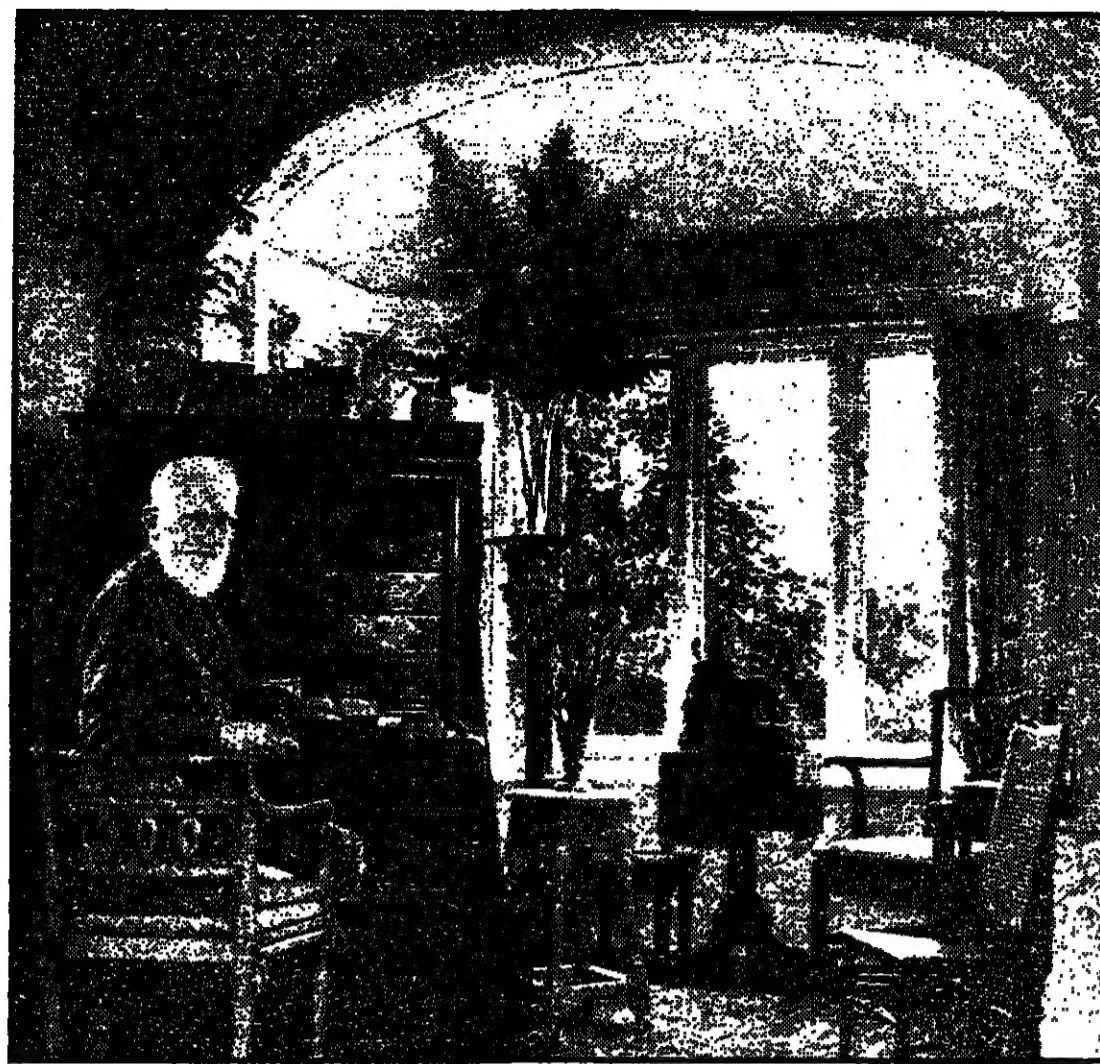
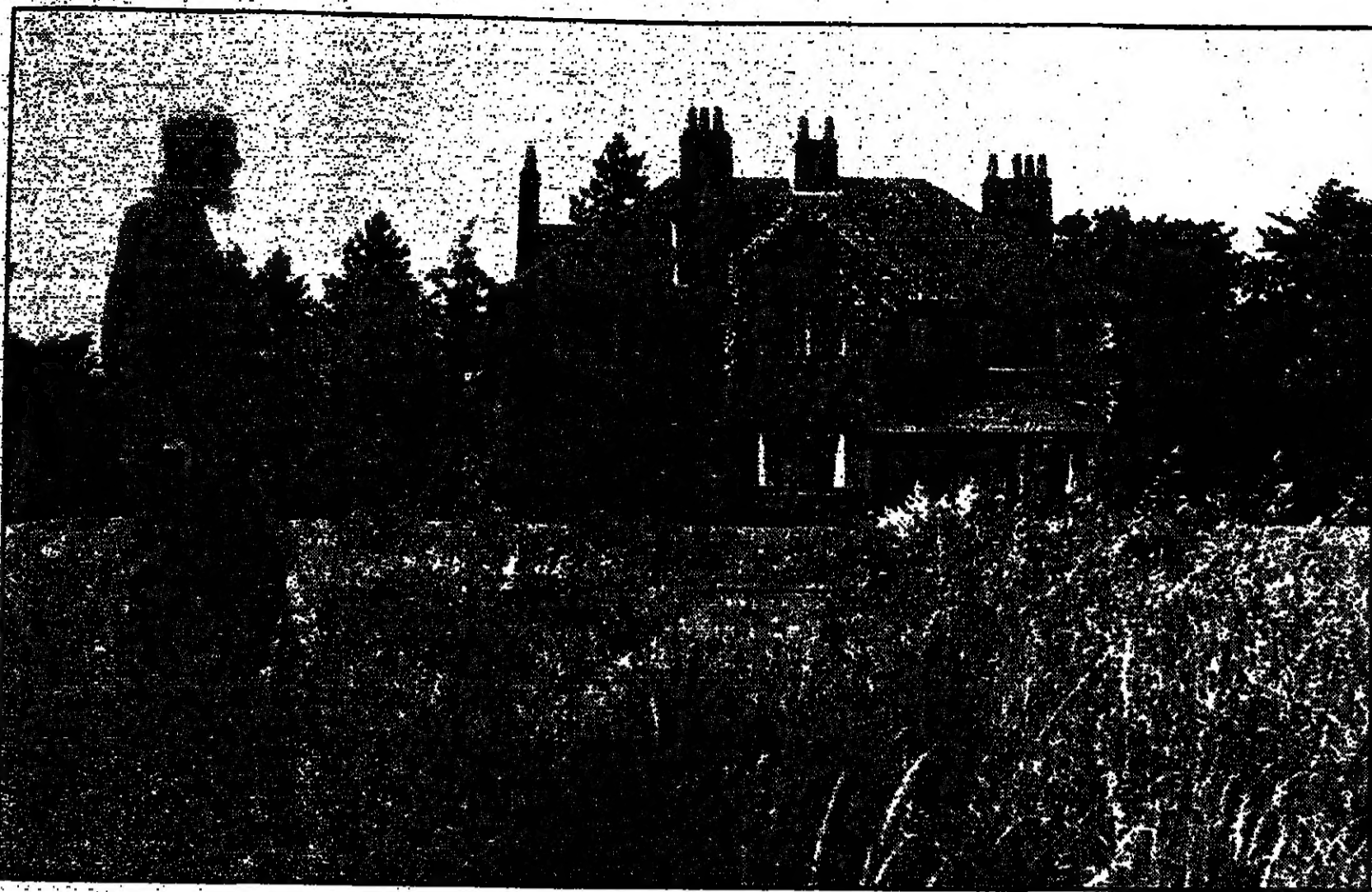
ship. The third reason was to see how the church existed in a socialist society. "I can report that the Church is very much alive in Hungary."

Dr. Graham said he had tried to build bridges of understanding between people. Dr. Graham was concluding a final sermon at the Budapest Baptist church today. He is due to depart tomorrow for Frankfurt, to spend a few days resting before returning home.—UPI.

مجلس من الاصل



# Saturday Review



by James Lees-Milne

## Wednesday, February 9

A young member of the Trust called for me at the office and at 11.30 we set off in the car for Hitchin. He is a nice, earnest, black-coated worker, called Tingle, mainly keen on archaeological remains, birds and nature. He likes every weekend in the summer in the Home Counties with his wife, and stays in youth hostels. I took him to a British restaurant in Hitchin where we had a rather great of thick soup, roast mutton and baked potatoes. This was quickly over and we went to an area of land which he has found and wants to save. We got out and walked for an hour. A small river valley bounded by a straight line of the field. In this suitless woodswamp landscape bar noses ran. He wiped his nose with the back of his hand. I had one handkerchief and debated with myself whether to share it. Decided against. I moved him as far as Ayot St Lawrence where we looked at the old, ruined church and the new. At the gate of Bernard Shaw's house I parted with him.

Shaw's Corner is a very ugly, dark red-brick villa, built in 1902. I rang the bell and a small maid in uniform led me across the hall to a drawing-room, with open views of the garden and the country beyond, for the house is at the end of the village. There was a fire burning in the pinched little grate. Walls discoloured, the plaster flaking badly in patches. The quality of the contents of the room was on a par with that of the villa. In the Roman Campagna, trout pools, etc. in cheap gilt frames. One rather good veneered Queen Anne bureau (for which G.B.S. said he had given £80) and a fake lacquer bureau. In the window a statuette of himself by Paul Troubetzkoy. On the mantelpiece a late Staffordshire figure of Shakespeare (for which he paid 10s), a Chinese vase, the lid of which formed a bird. Only a few conventionally bound classics plus Osbert Sitwell's latest publication prominently displayed on a table. Two stiff armchairs before the fire and brass fender. A shabby, three-plate screen, attached to the fireplace to shelter from draughts anyone sitting between the fire and doorway.

I waited five minutes and looked around, at a chronometer and the serried row of Shakespeare plays in soft leather bindings. Presently the door opened and in came the great man. I was instantly struck by the snow-white head and beard, the blue eyes and the blue nose, with a small ripe spot over the left nostril. He was not so tall as I imagined, for he stoops slightly. He was dressed in a pepper-and-salt, knickerbocker suit. A loose, yellow tie from a pink collar over a thick woollen vest rather than shirt. Several waistcoats. Mittens over blue hands. He evidently feels the cold, for there were electric fires in every room, and the passage, the shock hands and I forgot what he first said. Nothing special anyway. Asked me to sit down, and put questions to me straight off, such as, could he make over the

property now and retain a bit of user. His friend, Lord Ascor (Arstor), had done so. I had not expected the strong Irish brogue. This peasant origin makes him all the more impressive. It put me in mind of Thomas Carlyle, of whom, curiously enough, he spoke. I said I preferred Mrs. to Mr. Carlyle. He said Carlyle was out of fashion because of the prevailing anti-German prejudice; that there had been worse husbands than he, G.B.S. said he wished to impose no conditions on the hand-over, but he did not wish the house to become a dead museum. He wanted to be a living shrine. He wanted to settle matters now, for since his wife's death he was bound to remake his will, and in three years' time he might be quite dotty. If he was alive at all, he is 88, and very agile. He showed me his statuette, which he likes, and bust (copy) by Rodin, which he does not care for. Took me into his study where he works at an undecorated writing-table. In this room is another Queen Anne bureau. The wall facing it is covered with reference books, and all the bound proofs of his own books, corrected by him. These I said ought to remain here. There are no pictures or photographs of his wife to be seen. The dining-room is far from beautiful. It contains some faded old furniture and a portrait of him done in 1902. He ran upstairs, pointing admiringly to the enlarged bird engravings on the stair wall. He showed me his wife's room and his bedroom, and the one spare room. He has lived in this house since 1908.

When he smiles his face softens and becomes engaging. He is not at all deaf, but comes close up to one to talk, breathing into one's face. His breath is remarkably sweet for an old man's. Having looked at the bust, he descended. He tripped going down, and I was afraid he was going to fall headlong. He then said, "We will go out and have a look at the curtilage"—rolling the "r" of this unusual word. It was fearfully cold by now, and raining heavily. He put on a long, snow-white mackintosh and chose a stick. From the hall a hat-rack hung with a variety of curious headgear, he took an archaic rough felt hat, of a buff colour, high in crown and wide of brim. In this garb he resembled Carlyle, and was the very picture of the sage, striding forth, a little wobbly and bent perhaps, pointing out the extent of the "curtilage" and the line of the hedge which he had de-erected with his own hands so as to lengthen the garden. The boundary trees of spruce were planted by him. "Trees grow like muskrats in these parts," he said. We came to a little asbestos-roofed summer house that revolves on its own axis. Here he also writes and works. There is a little table covered with writing material, and a couch. The summer house was padlocked. I said, "Do you sit out here in the winter then?" "I have an electric stove," he said, and he pointed to a thick cable attached to the summer house from an iron pylon behind it. "This will be an attraction to the birthplace. If it survives," he said. We passed piles of logs, which he told me he had chopped him-

self. He showed me his and his wife's initials carved on the coach-house door and engraved on a glass pane of the greenhouse. Took me into the coach-house where there are three cars under dust sheets, one a Rolls-Royce. "When I want to use this," he said, "I become very decrepit, and the authorities allow me coupons." We continued down the road. A collie puppy dog met us in the road and jumped up at the old man who paid it much attention. He led me to Revere's curtilage, where the enemy could, or would bomb school-children. The *News Chronicle* refused likewise. I asked, "What would you do if you were given Winston Churchill's powers and position today?" He said wisely enough, "All action depends upon actual circumstances, but I would endeavour to bring fighting to an instant conclusion." I said, "I doubt whether the Germans would follow suit." He continued the folly of insisting upon unconditional surrender. There can be no such thing. The Government ought to tell the Germans what conditions we would accept and what terms we should impose. He mocked at the press's pretence that Winston Churchill and Stalin were in agreement. Their aims were becoming more and more widely divergent. He was nauseated by the lies disseminated by the press. At the same time he laughed at the Left Wing for supposing that today they could achieve their aims by general strikes, for "You do not do well to starve on the enemy's doorstep."

We talked about Hardy's *Max Gate*. "Pull it down," he said. He advised the National Trust to hold his house alienably, so that, supposing in 20 years' time we found that his name was forgotten, we could reap the benefit of selling it. He liked the idea of our holding T. E. Lawrence's Cloud's Hill, for "it is good for nothing else." Talked a lot about Lawrence. Said people would not grasp that T.E.L. was physically under-developed and never grew up, scarcely shaved, and also was mentally adolescent. He used to tell Lawrence that he knew no one who kept his anonymity so much in the limelight. He and his wife corrected the proofs of *The Seven Pillars*. The published version was scarcely recognizable. The Shaws cut out so much that was sheer guilt complex. Lawrence was tormented by the recollection of the lives he had personally "terminated". Lawrence's great discovery had been the surest way of directing affairs of any department was by excluding at the bottom and retaining there. He was the lowest rank of craftsman and he had to pretend to be illiterate in order to avoid pro-

motion. Shaw tried to persuade Baldwin, "that pure humbug," to give T.E.L. a pension. Lawrence refused to consider one although he confessed to Shaw that sometimes to get a square meal he would hang around the Duke of York's steps until a friend took him off to luncheon. At 5.15 G.B.S. jumped up, saying it was getting dark and he had kept me a quarter of an hour too long. Thanked me for coming. I said I had enjoyed the afternoon immensely. He said he had too. Before I left however he talked about his will again, saying he would not leave any money to his relations for he did not wish them to grow up in idleness and luxury. He wanted to leave his money for the sole purpose of incouraging a new alphabet of something like 140 letters instead of the 26. He had calculated that the saving of expense in print and paper within one generation would be enough to finance three more world wars. And if that didn't appeal to this government, what would? He came on the road without hat or coat and stood until I drove off. In the mirror I watched him still standing on the road.

## Thursday, March 30

Started off in the NT car at 10 o'clock for Gloucestershire and drove without a break to Neather Lyplatt Manor, near Stroud, to lunch at this wonderful little house with Mrs. Gordon Woodhouse. There were Mr. Woodhouse, a little, dull old man with a flabby hand, and Lord Barrington with hairs growing out of his cheeks and ears, and home-spun Miss Walker, daughter of Sir Emery, the friend of William Morris. The house is perched high on a hill, overlooking a built-up village. It is compact and tall, with two flanking wings, one new so as to balance the other old one. It is unspoiled late seventeenth century, and perfect in every way. In fact, no ideal, if not the ideal small country house. It retains all its wainscoting, doors with high brass handles and locks, one lovely chimney-piece in the hall of white stone against a ground of blue slate. The rich staircase has three twisted balusters to each read. There is much good furniture, including several Barrington family portraits. The forecourt enclosure with stone pillars and balls, the contemporary wrought-iron gates, and the Cotswold stable block complete the dependencies.

Mrs. Woodhouse was wearing a kind of black satin bonnet, not becoming, and a black knitted dress. Luncheon consisted of one egg in a jacketed potato. The host having just burst the household was in a

state of perturbation. There is one servant. It is a curious colony. Mrs. Woodhouse talked a lot about houses and Ted Lister, whose irascibility amuses her. After luncheon she and Lord Barrington took me round the house, and he took me to round the garden, which is enchanting, with modern yew walks and a flourishing young lime avenue, the trees planted closely together. There is an obelisk to the horse of the builder of the house who served his master good and true, and died at the age of forty-two.

I went on to Woodchester Priory, arriving at tea time. But no tea because my host, bluff ex-naval commander Bruce Metcalfe, was conducting a unit of American soldiers, lecturing them good humouredly but bombastically, and boasting of English customs in a manner which I found condescending and embarrassing; but not they, it seemed, I must make to him at first—and did, later, as usual. I wondered how I was going to stick this visit until the following morning. The Commander and his wife live in this by no means small house with absolutely no servants at all. It is an H-shaped Tudor building with pointed gables, and was spoilt in the last century by the insertion of plate glass, and the addition of a French-style tower. The Commander showed me the site of the Roman Villa which is uncovered every 10 years. Thank God it is covered now. We had dinner in the kitchen. Mrs. M. benignant, jolly, and friendly.

I find that I take an hour or two to adjust myself to different sorts of people. Going as I do from the sophisticated to the simple, the rich to the poor, the clever to the stupid, I get bewildered. But in the end I usually manage to adapt myself. Which means of course that I am a chameleon, with little or no personality of my own. I assume the qualities of others. I am a mirror of other people's moods, opinions and prejudices. But I am pernickety, and would not do down in anybody's bed just for a crust or a new pair of shoes.

## Saturday, April 15

I caught the 1.15 to Reading where Gerry Wellington met me at the station in his small car, for he gets twenty gallons a month for being a duke. Drove me straight to the Reading museum where he showed me the Roman relics from Silchester, on loan from his family. I was most interested in the small, homely objects like door keys and hinges. It is so strange that Roman things differ so little from our own. Arriving at the entrance to Stratfield Saye park we stopped at the first duke's

great polished granite pillar, with his image by Marochetti standing on the top. It is carefully executed, and the huge blocks of granite are finely cut. Stopped again to look at the house from the east clauway, down a straight vista across the park. The house is not particularly striking from this distance; an indistinguishable huddle of buildings. Stopped again at the 1750 church, of Greek cruciform. A spectacular monument inside to the Pitt builder of the house signed by Christmas and dated 1640. It is rare for an early a monument to be signed. A Wellington monument by Flaxman, and another by Boehm. The great galleried landing in the eighteenth century, which is a pity. Away by an ignorant vicar just before Gerry succeeded, greatly to his annoyance, chagrin and disappointment, for while abroad he had been looking forward to worshipping in it. In its place a hideous substitute, with a monster linefold door of fumed oak, has recently been erected. Close to it is a mural tablet of Dunne period to an incumbent who "first built the house, a most painful preacher".

The western view of Stratfield Saye house clearly shows it to date from Charles I's reign. The original red brick was covered with a dull composition in the eighteenth century, which is a pity. The house reminds Gerry of West Horsley, the Crews' house in Surrey, with its few Palace-like pedimented gables. Odd pilasters resting on nothing appear upon the first storey in typical Charles I non-style. The stable and coach-house blocks, axial with the house, are of the same date. The house is low-lying, unpretentious, having been built as an early guide book describes it, "for convenience rather than for parade" by the Rivers family. They made alterations in the 1740s and added a wing in the 1790s. Based on Weymouth, the work for the first duke, and added the porch and conservatory. The east front is not so regular as the west and the terraces are deformed by messy Edwardian flower beds. Gerry, who pares flowers, will soon have them away. The pleasure grounds contain fine specimens of every tree, hard wood and soft. There is a rustic garden-house, made of wood, circa 1840, with a dome. Facile inlaid walls, like the sides of a Nonesuch box. Under a tree is Copenhagen's gravestone. The heavy gilded state coach in the coach-house is in splendid condition.

Having eaten little luncheon I was famished, but tea consisted of only a few of the thinnest slices of bread and butter imaginable. After tea we did a tour of the inside of the house, beginning with the hall. When my stomach started to rumble with hunger Gerry looked at it with a reproachful air, and said nothing. It went on making the most awful noise like a horse's. The hall has a gallery along the wall opposite the entrance. The open balusters were boxed in so as to prevent the servants being seen from below by the visitors. Gerry's mother used to say that nothing of them was visible save their behinds, as they crouched and bobbed across the gallery. There are 22

some pictures so huge that they can only hang sloping. In the flagged floor are inset two large mosaic pavements from Silchester. The whole hall is painted nineteenth-century brown and the walls are hung with very faded red flock paper. Against the columns of the gallery are plinths supporting white marble busts of Pitt, the Russian Czar, Walter Scott and the Great Duke, etc.

The Gallery is long and low—"miserable Gerry calls it—the walls covered with prints pasted upon a ground of gold leaf. Rather attractive, but Gerry wishes to cover these walls with damask, without however injuring the prints but so as to allow room for family portraits, for elsewhere there is singularly little space. At either end of the Gallery are brown painted columns, forming screens. The ceilings are covered with Edwardian lodg-ing-house lacquer. To the north is a small room with niches. The walls are hung with a delightful, flowery, 1850 gold and cream paper. In front of the fireplace is a special device of the Great Duke, namely a curious brass rail, with rings for elsewhere there is of excessive heat. The drawing-room has a rococo ceiling, and the same wallpaper as in the previous room. In it are some Boulle cabinets and commodes by Levasseur and pictures acquired by the first duke. The dining-room is shut up, all the Apsley House pictures being stored there for the war, and valued at a million pounds, so Gerry says. The library is of Lord Burlington date. In it are the Duke's library chairs as seen in the conversation piece by Thourbourn of this room, hanging in the Small Cabinet Room. Beyond it a billiard table and Regency lights for color oil, very pretty, and beyond again the Great Duke's private rooms and his original bath. These rooms G. is going to make his own. The bath is a deep and satisfactory. A curious feature in this house is the water closets in each room, put there by the Great Duke inside great 1840-ish cupboards of maple-wood.

After tea Gerry took a rod, and fished in the lake for perch with a minnow, but caught nothing. He cast with much ease and abandon. When I tried I found it difficult, and made rather a fool of myself. After dinner, at which there were no drinks except beer, he showed me grandfather's collection of gems and intaglios, mounted on long gold chains. When held against the oil lights some of the stones were very beautiful. A few are ancient, some Renaissance. G. is fussy over his key bunches, everything being carefully locked up. He has a butler, cook and two housemaids. The last has meals with him during the week, and nearly drives him mad with her archness. "Aren't you naughty today?" she says. She is unable to type, so when he wishes to despatch a letter not written by himself, he types it and gives it to her to sign.

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Propagating Peace, by James Lees-Milne will be published by Chatto & Windus on September 22.

# G. B. S.

# and others at home











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## Weekend

## SHOPAROUND

Sheila Black

Now it can be sold to British residents—it being the world-wide best-selling design of the Rolex famous Oyster watches which withstand shocks, water and anything else the wearer cares to test them with. This top seller has, however, never been on sale in Britain because of the strict hall-marking laws which will not allow the sale of gold when involved in a design mixed with non-precious metals and this particularly favourite watch is a chic, effective and functional mixture of gold and steel.

You can see it here at last, at Mappin and Webb of 170 Regent Street, London (not at branches, I regret). There it is amid a display of all Rolex 1978 models, starting at around £170 which may briefly entertain those who like the coincidence of price and street number.

And you can buy the famous watch. You place your order in London with Mappin and Webb, who will forward it to their Parish branch, Number One Rue de la Paix, an address that must be the envy of every jeweller in the world. You will be invoiced from Paris and, since the watch may legally be sold in France, it can be yours with all the proper formalities taken care of. The stainless steel actually enhances the contrasting yellow gold, in my view, the gold runs like a central spine along the bracelet and forms the inner rim of the face. Steel is the outer rim and the edges of the bracelet, the design being aimed at durability and function as well as at chic.

This particular model has a special Jubilee bracelet with the familiar symbol. It is an ordinary enough design, with second-hand, the well-known Rolex Perpetual Date just showing the date clearly, and simple lines in lieu of figures. In some ways, nothing unexpected about it at all but in others it gives you everything that a man or woman would want in a tough, accurate watch except the ultra-slim, petite beauty of so many modern timepieces, some of which bend over backwards to be any thing but watches, to be bracelets of charm

concealing a watch. It is all a matter of taste but I do like a watch to be a watch although pretty bracelets are very welcome for evening or formal wear.

The special Oyster is £729, which may prove a consolation when you go to the exhibition and find yourself studying a bracelet watch with 182 diamonds in the bracelet (17.7 carats) set off by 63 sapphires (9.65 carats) in a platinum setting at £44,557. A matching ring is more than £6,000. But it is a lovely exhibition. Open daily from 9.30 to 5.30.



While we are watching it, let me introduce the Pulsar calculator watch, as modern as the Rolex is timeless—or is that an unfortunate word to use here? I am assured that Pulsar is the first "computer-calculator wrist-watch" to be shown in Britain and I believe them, despite all those hyphens. I certainly have not seen one here before. It is at Garrard, just down Regent Street from Mappin and Webb at Number 112. But do not feel you have to catch the next train to London because they can arrange all sorts of orders by post to anywhere and the watch will be in a number of other leading outlets by the end of this month—namely Boodle and Dunthorne and branches in the Liverpool/Cheshire area, Ollivant and Botsford of Manchester, Lanes of Glasgow and so forth.

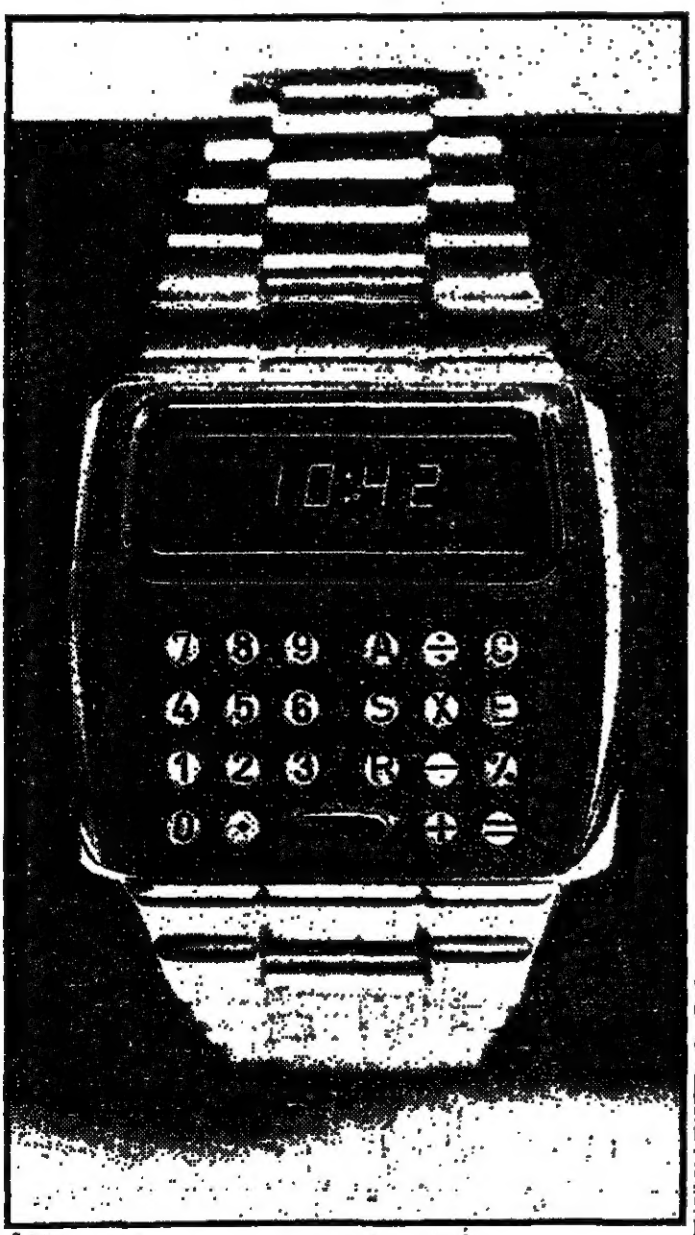
I tried the watch and handed it back with some reluctance as I would have enjoyed playing with it for longer. The calculator is my kind, with a really positive action because I can get all sorts of idiot results on those needing only a light touch, almost a mere scanning with the fingers. Ever so slightly recessed, the digits and symbols have to be pressed with the tip of a pin (preferably the pen sold with the watch for which the top has a specially designed tip and the writing point is exposed only by turning the pen's slim barrel).

The six-digit calculator has everything it should below the needs of advanced mathematics which few would require on their wrists. The calculator is switched on by pressing the plus symbol and off merely by pressing for the time again. The time, naturally enough, is shown first and then, on pressing the push-bar again, the seconds, the date and the day, etc.

This digital watch has a plus of which I approve and which is on all too few watches. It has an in-built auto-command system which means that you do not necessarily have to push the bar to light up the window display of time, seconds, date etc. You can light up with

a quick flick over of the wrist. About time, too. I know how popular the digital watches have been but I have always thought of them as gimmicks which are anti-progressive. Why should we need two free hands to tell us the time—one to press the watch button or bar worn on the other hand's wrist? Crazy but I was in a minority. Now at least we are back to being able to carry a bag or case in one hand and merely flick our wrists and sleeves to glance at time or date. A quartz crystal watch with no moving parts, it runs off four miniature silver-oxide cells. Allowing an average of 25

time-readouts and 25 calculations per day, the batteries should last a year or thereabouts, which is fair enough. The "command control" pen, as they call it grandly, is an attractive instrument in itself. The price is not such bad news as anyone with a knowledge of watches might imagine, being £350 for the stainless steel model. The steel watch with a gold-plated wristband is about £365 and the 18-carat gold case and bracelet makes the total nearer £2,500. It is distributed by Wuidart International, Glider House, Cricklewood Trading Estate, Clarendon Road, London NW2 1TB.



I welcome Athena, the famous posters and other reproductions firm with branches over most of Britain at any time, but I especially welcome their entry into the books business. The books are chosen, like the fine art products, to blend taste and charm with low prices and excellent quality. They call their list the Blue Mountain book: after the enchanting, sentimental cards they started selling last year and which so many of us loved and bought that the books seem a natural follow-up.

The books are created by the artist, Stephen Schutz, and his poetic wife, Susan. They are big sellers in America and will be popular here. There is one called *I want to laugh, I want to cry*, an anthology of poems on women's feelings which is only slightly Americanized and which will make many men laugh and cry too. Other titles include *The Language of Friendship*, *I care about your Happiness* (with quotations from the love letters of Khalil Gibran and Mary Haskell) and *Peace flows into the Sky*. You will find the books in a number of bookshops as well as in all branches of Athena Galleries at £1.95 each for paperbacks that look as though they were printed on parchment. Athena's head office address is PO Box 13, Bishop's Stortford, Herts. Mail order selling is handled there.

I do not entirely agree with the Reject Kitchen Shops people, that pub mirror-clocks are the natural follow-up to pub mirrors. Indeed I think this entire fashion has been overdone although I still treasure some old advertisement mirrors and, in my bathroom, a blue and a pink lady, posing each on a separate

mirror and looking very demure as they recommend Moët et Chandon, recommendations I heartily endorse. Pub mirrors sell for as little as £2 around some of the shops in my area and on the verge of the entry to the Kingston by-pass in Kingston Vale where they are peddled along with potatoes at £1.50

the bag (no, I have bought none so cannot tell you the weight of the bag). However, the fashion lingers on, it seems, despite the nasty prices some once had to pay for their mirrors so the Reject Kitchen Shops may well be doing many shoppers a service with Whitbread Trophy clocks, the dialpiece set atop a

The latest Argos catalogue is about—Number 8. It is largely directed at Christmas gift buying although catering as always for home needs plus a whole new clutch of "firsts" for Argos—the new Prestige-Ewbank vacuum cleaner comes to Argos before going to other retailers and is selling at £33.75 (the recommended retail price, if anyone does sell it at that, will be about £44). There is also a great deal more of the flitter, like jewelry, toys either hard or cuddly and the Braun Micron shaver at £26.95. The current 56 branches are to be reinforced by nine new branches to be opened before Christmas and the aim is to reach 100 stores by Christmas 1980. Some still remember their bad start but thousands have obviously forgiven them. With a turnover of some £55m in the current year which represents a 104 per cent increase over 1976, they must be doing most things right, even if it is only price-cutting on well-proven merchandise. Head Office, if you want to know whether your town is on the list for a schedule opening, or ask where the nearest now stands, is Argos, Bushey House, High Street, Bushey, Herts (01-950 4055).

If I had discovered Pakapokets before the summer holidays I would have been highly popular with parents or guardians of young children on long drives. But try it as a Christmas gift for parents. It is an apron that ties to the back of the front seats of the car and it has five pockets of assorted sizes to hold toys, crayons, books and all the other paraphernalia that children need to have with them. In my family, where the children are older, there are always little things like the Airfix that must be kept away from brother, the sweets that would be squashed if sat on and other treasures—to say nothing of fishing reels that have to be unspooled and ballpoint pens innumerable, and whatever is left of pocket money or the latest financial gift.

The Pakapocket obviates the child's twiddling in its seat belt to reach things off the seat because the apron and pockets are right there, close to hand. The harness is easily strapped to the front seat and can soon be detached for emptying in the house and saving that little trail of oddments between the car and their final destination. They look nice, too, made of strong canvas in either red or blue. The bottom edge is about 15 inches wide and the apron narrows slightly to about a foot at the top end. Designed by a mother of three children with little room in the back of her family car, this really has been well thought out, down to the subdivisions for pens and pencils. It fits most cars, by press studs and straps and you can get small colour samples, but please do send a stamped, self-addressed envelope.

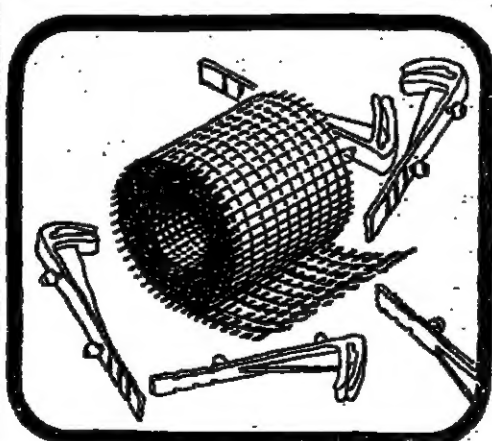
In fact the designer does not ask for envelopes but, since she is newly in business and has invested a good deal in building up a stock and buying fabric, I thought it might be a nice gesture. The blue and red are bright, rather familiar canvas colours and the finished product sells by post for £3.99 plus 26p postage/packing. Order from Sally Richards, Hazeldene House, Chobham, Woking, Surrey GU24 8BE.

This seems a good point at which to remind one and all of *The Puffin Book of Car Games* by Douglas St. P. Barnard, selling at 50p per copy. It covers a whole range of games for the car or out of doors at the destination, from

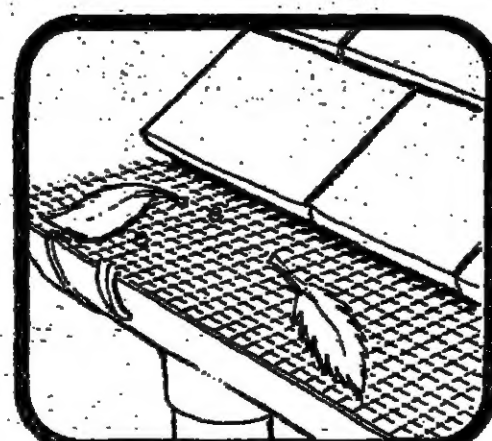
simple "Did-you-see" varieties to three-legged races. I personally find bus stop billiards rather a favourite in towns and cities but blood-thirsty young like a variation on the nights and crosses theme called *Lions and Christians*. It is a book to use for parties, too, since it tells you

how to make fans from paper, frogs and helicopters from tied handkerchiefs, and is a reminder of many of the simple but exciting games we played before television. Edited by Kay Webb, whose knowledge of cars ensures that no game is dangerous to driver or passengers,

this is a super title paper back at most booksellers. Puffin's office address is Penguin Books, Bath Road, Harmondsworth, Middlesex. There is a Puffin Club for youngsters who like badges and a membership book, competitions, and lists of new publications.



Autumn is the time for blocked gutters and I do recommend the gutter grid for all half-round gutters. Rot-proof, fine-mesh netting keeps leaves and twigs out of the gutters and it sells in packs of 20, 40, or 60 feet with the suitable brackets. Very easy to fix and a distinct aid to general gutter maintenance. I would give one warning and that is that debris can collect on the guards themselves, thus preventing water from



running away where it should, but this is not difficult to deal with and it is a simple matter to brush off the matted stuff. It is certainly a lot quicker, simpler and less messy and smelly than gouging out moss and dirt from the channels of the gutters themselves. Use it on metal or plastic gutters and send for the leaflet from Coburg Brush Ltd, Brook House, North Brook Street, Newbury, Berks. Prices are £3.94, £7.66 and £11.06 for the three lengths.

Carriage clocks are on show at

Carrington, 130 Regent Street, London W1R 6HU.

Most date back to the end of the nineteenth century and will appeal to collectors of fine workmanship.

Prices are from £300 to £5,500 and the display

is open from 9 am to 5.30 pm daily, or from 9 am to 12.30 pm

on Saturdays until September 23.

I have always understood that whitefly is a result of dry conditions but this year the little pests have been worse than ever. Some people tell you that French marigolds are good for them but my experience is that these little orange pom-poms are so good for whitefly that the dratted insects thrive and multiply. Another lady heartily recommends ordinary household flykiller spray as killing both fly and eggs. It works, and I killed the whitefly but I am afraid too many leaves also perished. She was right about one thing—this kills the eggs as nothing else seems to be able to do and, when leaves grew again, no whitefly. But it is rather drastic.

In the Fison's Combat range I found my solution—literally, since you do have to mix the solution yourself which is rather annoying in these days of ready-mixed, although there is an aerosol version for those who do not need to count the pennies. I must say that it works well too. You have to spray every seven days—another nuisance—but flies are held at bay. About 75p and £1.25 for the 100ml and 200ml packets or £1.25 for the aerosol which does vanish more quickly than mixtures made from even the smaller pack. I write as one who has really run the gamut of whitefly

killers—perhaps my packed London garden has something to do with this intractable pest.

There is also a good Fison's Vegetable Insecticide to use just before harvesting since it can be sprayed on fruit or vegetables that are about to be eaten. The £1.25 aerosol is again more costly than mixing your own, let alone spraying but the latter means careful harvesting and waiting before serving. I find the soil insecticides and the systemic solutions rather poor but would be unimpressed to hear from others about these. Is there anything to stop cabbage, cauliflower et alia being chewed by the green caterpillars of the white butterfly about this time of year? I have made yet another discovery: aubergines can be subject to the root maggot fly that besets the brassica family so I now treat all the holes for transplanting of everything just in case—my choice being Broccoli. Somehow, during the war when we used soot scraped from our chimneys ash from the grates and the one simple national fertilizer and insecticide, we did not have these troubles or does memory play me false? I used soapy water from the washing or washing up to protect my allotments and garden, while circular holes of ash around each stem seemed to keep all crawling at bay. Maybe we are feeding highly sophisticated insects as well as highly sophisticated insecticides.



## HOME &amp; GARDEN

one is enough

and landings, the ill or good many people who are running out of this tough life should last night. At present in Risa, Coromandel, but coming in. The single for £2.45.

you may enjoy owning. Start at around £6 and as cheap as £1.50 can be bought.

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George Hutchinson

# Grunwick's Mr Ward may turn out to be an expensive ally for the Tories

Mr Callaghan can feel reasonably pleased, and perhaps rather more than that, with the week's work in Blackpool. His speech to the TUC on Tuesday was well judged in both content and manner. He is entitled to take some personal credit for Wednesday's vote, which has accorded him greater union support in sustaining the Government's pay policy than might have been expected.

He thus has grounds for relief and reassurance. In terms of electoral prospects he may still be down; but he is not yet out—and that is what counts with Mr Callaghan. Those prospects, moreover, seem likely to improve a little in the immediate future.

Earlier in the summer I was suggesting that the decline in Labour's fortunes had at least been checked. The evidence has not melted away, but has since become stronger. If anything, Mr Callaghan undoubtedly discards a change for the better. Of course, it may prove transient; but then it may not. Like all political leaders, he lives partly on hope, and would be lost without it. His hopes are now rising. Given a tolerably cooperative (I do not say trouble-free) Labour Party

conference, he will probably enter the next parliamentary session with renewed confidence, excessive—even extravagant—though that confidence may be.

As we all know, some people are by nature more optimistic than others. The Prime Minister is one of them. Although reputed to be panicky on occasion (and irritable, too), there is no manifest grain of melancholy or pessimism in his make-up. To say this, however, is not to overlook the tendency to self-delusion and complacency that sometimes accompanies inordinate optimism. In the character of Leonard James Callaghan there may indeed be a touch of both. One is certainly invited to think so by Mr Peter Jay's bizarre disclosure that his father-in-law sees himself as another Moses, who will lead us all "in the direction of the Promised Land".

For the moment, however, we might as well acknowledge that Mr Callaghan is enjoying a bit of a lift. True, he has just suffered the defection of Mr Paul Johnson, the polemic and historian, who joined the Labour Party in 1953 and now denounces it. But no doubt he can bear the loss.

informed as he must have been by Mr Johnson's personal impressions, among them the Baconian arrow "Nothing doth more hurt in a state than that cunning men pass for wise".

From all this, it is not to be deduced that the Opposition has cause for alarm. That would be going too far, and falling victim to premature fears which could serve only to confuse the Conservatives and undermine their collective will as a party.

Nevertheless, there are several grounds for anxiety among the Tories. One is the projected Grunwick affair, its origins, history and probable development.

However, principled Mr George Ward and his associates may be, however "good" or "sound" their stand, they are now entering a new phase of conflict with the trade union movement. Mr Ward and his more strident supporters, among them Mr John Gorst, a Conservative MP, are popularly identified with the Tory interest. To the extent that they so identify themselves, the continuing ructions bound to damage the Conservative Party in the minds of innumerable trade

unionists and their families, many of whom (as we have seen in a succession of by-elections) were lately deserting their earlier allegiance and turning to the Tories.

As the member of the Shadow Cabinet responsible for industrial relations, Mr James Prior has worked thoughtfully and well to restore the Conservative reputation among trade unionists and their leaders. The reverberations of the Wretched Grunwick dispute are now undoubling much of his work. However wrong or unjust it may seem, the Conservative Party will pay a price. Electorally, George Ward may prove to have been a very expensive ally—if ally is the word. His principles may be immaculate; his practice, as Lord Scarman has suggested, is open to doubt in an imperfect world.

If you heard of a JP being jailed, or of another who the subject of prolonged inquiries by the police, you would be justified in thinking that their appointments had not been well-considered. Hence my note last Saturday about the Lord Chancellor's responsibilities in this sphere.

We can all accept that the majority of JPs deserve every

respect for their work on the bench (and otherwise). The exceptions are rare—but they do exist. That is my answer to Dr Bailey of Oxford, who in a letter to *The Times* this week asks why I suggested that some are barely, if at all, respectable. If he were to consult a range of good magistrates he might find them surprisingly frank about the weaker brethren occasionally to be found in their ranks.

Dr Bailey would no doubt be astounded if he heard of a seditious magistrate or a recorder or a High Court judge being charged with a serious offence. Their calibre—the personal as well as professional reputation that determined their selection—is such as to make the thought quite fanciful and virtually to exclude the possibility.

Nor was my comment directed, as Dr Bailey implies, towards "the best JPs to be avoided". He is equally mistaken in supposing that I have some objection to a wider "social class composition of the magistracy", as he puts it. I have none whatever, but merely a sense of good magistracy can be found in every community; there is no need to appoint bad ones.

*The Times Newspapers Ltd, 1977.*



Mr Humphrey: memories of the good old days.

## Taking on all comers at the great Findon fair

As sheep farmers from all over Britain respond to the quick-biddering of an auctioneer, perched high above the pens of breeds of contrasting characteristics, there are those in the West Sussex village of Findon who remember its ancient Green Sheep Fair as something different from what it is today.

Not that its basic character has changed all that much; it is just that over the past 40 or 50 years modern communications and technology have served to erode incidental features of the fair which not only involved local participation but also imparted to the villagers a strong sense of identification with an event bound up with their own way of life, which is only now being partially restored with the revival of sheep farming in this part of the South Downs country.

The fair, itself, arguably the oldest of its kind anywhere in Britain, was founded on a regular basis in 1790, although the first sheep fair staged on Findon's picturesque Nepeate Green, its present venue, was certainly more than 700 years ago.

The Great Fair, to distinguish it from the lesser spring event, is always held on the second Saturday in September, an average of some 20,000 head of sheep being offered for sale. Although the

Southdown breeds, which date from the late eighteenth or early nineteenth centuries, are always strongly represented, most of the other popular breeds can be seen at the fair.

One person who remembers the fair before the advent of the internal combustion engine is 85-year-old Mr Tom Humphrey who, like his father and grandfather before him, was a well-known South down shepherd with flocks which ranged the hills between Oisbury Ring and Amberley Mount, above the Arun Valley.

"I've seen pretty much on 60 fairs down in the village," Mr Humphrey says, gazing out from his cottage window to the downland slopes above Findon, "and I well remember the days long before there were any motor cars when shepherds drove their herds across the downs and up to Nepeate Green. It was real pretty seeing the sheep awn down from the hills and into the narrow lanes before going out to the green into the pens."

Mr Humphrey was only 12 years old when he became shepherd boy to the Duke of Richmond and Gordon at Goodwood, and one of his favourite stories is of the conversation he had with King Edward VII, who, on a visit to Goodwood House, asked the young Tom how one recognized those qualities which go to make a prize-winning sheep.

Today the sheep are transported in lorries, and it is doubtful if there will be any drunken brawls between competing shepherds. But it is certain that many a merry tale will be exchanged in the bar of the "Cam" while outside, 100 yards or so away, an old-fashioned country fair is in full swing, an organ-playing steam roundabout dominating the scene.

*Eric Joyce*

## Is British best? And is the price of butter all we care about?

The obsession of the West in general, and Britain in particular, with economic and consumer issues is in danger of obscuring political and human considerations which deserve greater emphasis. This is one of the recurrent conclusions of the non-Marxist West for paying excessive regard to economic matters. But, as Mr Radjoic sees it, there is an excessive tendency in the West to express almost everything in terms of figures, percentages, the standard of living and consumer considerations.

"Thus in a global context, the human factor is often neglected, and the West as a whole often fails to anticipate inevitable changes—and finds itself swimming against the tide of history and backing the wrong side of the card," he says, citing United States policy in Vietnam and Latin America as cases in point. "To what you

either to the virtues of the West or the weaknesses of his own country, of whose independence he is intensely proud.

There is something paradoxical about a Marxist criticizing the non-Marxist West for paying excessive regard to economic matters. But, as Mr Radjoic sees it, there is an excessive tendency in the West to express almost everything in terms of figures, percentages, the standard of living and consumer considerations.

"Thus in a global context, the human factor is often neglected, and the West as a whole often fails to anticipate inevitable changes—and finds itself swimming against the tide of history and backing the wrong side of the card," he says, citing United States policy in Vietnam and Latin America as cases in point. "To what you

call the third world, the West thus appears to have no feelings, only calculations.

"Good diplomacy would never make that mistake; still less would gargantuan capitalism, which is so obviously lacking. This is not to say that some of these weaknesses do not exist in the East, but in the West they are more visible, and certainly more openly discussed."

Mr Radjoic leaves England with deep respect for the industry and maturity of the British people, and with respect for the individual. But he does wonder sometimes whether they have not switched from over-large undesirable narrow horizons, in which once again economic matters bulk too large.

"Your entry to the EEC was received on the Continent with big political decision, and there were some great expectations. Yet here one still gets the impression that the only things that matter are issues like the price of butter. Let us hope of something more stimulating."

"You seem too obsessed with yourselves and with your standard of living, although you know better than most that we don't live by bread alone." As a Yugoslav who will always remember Britain's "finest hour" when Hitler was overrunning Europe, he wonders whether the decisions of 1939 could have emerged from today's frame of mind.

While admiring British tolerance—particularly at the intellectual level—he feels that in practice, the British often assume that their way is best, and in some of their attitudes are unnecessarily rigid.

This applies, he believes, to the British view of communism

in Eastern Europe. This is still presented as some kind of conspiracy. There is too much labelling and stereotyping in the British press, which encourages rigidity and a "better than thou" attitude.

The Yugoslavs, who embarked on their own struggle against the hegemony of the Kremlin almost 30 years ago, believe that every country has its own character, traditions, dreams, even its own climate to its own form of government.

Mr Radjoic said he saw in essence a struggle for independence—that independence for which Yugoslavia had struggled against the Cominform, and which was now her greatest pride, and her greatest asset.

*Roger Berthoud*

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*Roger Berthoud*

## Healing the wounds between Germans and Jews

On September 10, 1952, an agreement was signed in Luxembourg between the German Federal Republic and Israel and the Jewish community in Germany. The agreement, signed by Dr Konrad Adenauer, signed for Germany, and the Israeli Foreign Minister, Moshe Sharet, and Dr Nahum Goldmann signed for Israel and Diaspora Jewry respectively. It is safe to say, on the twenty-fifth anniversary of this little-publicized agreement, that it has changed the course of post-war European—indeed world—history. And its impact will be felt for generations to come.

There is a Hebrew expression, *Bikkur Admorah*, which means a lament for generations. Traditionally, it has always been applied to the destruction of the First and Second Temple. But since 1945 it has also been applied to the Jewish catastrophe in Europe. The abyss between the Germans and the Jews thus seemed incapable of being bridged, at least not in our century.

Could such wrong-doing ever be forgiven? Could such enormous crimes ever be forgiven to the dead pages of history? Could the open, gaping wound ever be healed? Could Parah, the Hebrew Angel of Forgetfulness, ever make Jews forget the 1933-1945 years?

At the same time, the German Chancellor in 1952, the year of the Luxembourg Agreement, was Konrad Adenauer and not Adolf Hitler. The Germans seemed to be genuinely turning over a new page in their history. Among some Jews there was the cynical argument that the murderers must not be permitted to get away with the loot.

The Germans knew very well—another cynical argument on their side—that they could not simply regain their place in the family of civilized nations merely because Hitler was dead.

But this was not the whole story. Millions of Germans carried a heavy burden of guilt and shame for what had been done in their name, and genuinely wanted a historical act of contrition.

It took seven years of secret contacts, tentative approaches, a dramatic meeting between Konrad Adenauer and David Ben Gurion in London, after which the two great men were described as having been moved during the encounter to the point of exhaustion. In the Luxembourg Agreement came to pass just 25 years ago.

According to the Luxembourg agreement, the German Federal Republic undertook to pay Israel 3,000 million DM and Diaspora Jewry 450 million DM. The agency to whom payment was to be made for

The Germans knew they could not regain their place among civilized nations just because Hitler was dead

indemnification Jew was carried out faithfully, and had a series of amendments and extensions added to it after 1956. The Israeli merchant navy was built up, and a modern power stations in Israel, a new rail network and a new telephone system were also paid for by this fund. The German Federal Republic, in turn, gained a profitable market for her industry which did not stop with the end of indemnification.

The Luxembourg agreement eventually led to the establishment of diplomatic relations between the GFR and Israel, and finally to the beginning of reconciliation. Today you will find German boys and girls spending working holidays in kibbutzim, West Germany and Israel exchange scholarly and scientific experience. There is a constant traffic of tourists both ways, German Jews in Israel and elsewhere read Goethe and listen to Wagner without a sense of guilt.

A permanent rift between Germany and the Jewish people would have poisoned the whole Western world. Apart from Israel, firmly embedded in the West, of course, there are some six million Jews in the United States and about another four million in the rest of the West. This is why the Western nations were so anxious at the time for the Luxembourg agreement to materialize.

But it will take a few more generations before the guilt complex on one side and the bitterness and wrath on the other have died down. And there are the stark monuments upon the former sites of Belsen, Dachau and the rest of the camps to remind us of what happened. Those are now places of pilgrimage, and not only for Germans and Jews, but also for Frenchmen, Dutchmen, Belgians and Norwegians, Russians and Poles.

At Yad Vashem, the shrine in Jerusalem which commemorates the holocaust, there is a poem carved in the stone. It is by Abraham Shlonsky, the greatest Hebrew poet of our generation (1900-73). The first four lines of this shattering poem read (in the translation of the present writer approved by the poet in his lifetime):

*My eyes have seen desolation  
and grief  
And heaped anguish upon my heart:  
My goodness begged and urged  
to forgive  
But the infinite horror forbade  
me to start.*

Yet, a new start has been made.

*S. J. Goldsmith*

Tony Martin hopes that London audiences have memories as long as his wife's legs. The man who in the 1940s sang *Tenement Symphony* to families huddled in their air-raid shelters is starring next week at the London Palladium in a double act with his wife, Cyd Charisse.

They were married 29 years ago, immediately before Mr Martin topped the bill at the very same theatre and just a

few years before Miss Charisse was to become world famous as dancing partner of Fred Astaire and Gene Kelly, and the owner of a pair of legs insured for \$10m.

"What Fred Astaire and Gene Kelly had was simply talent," Miss Charisse said as she prepared for her Palladium stint. "There are doubtless other dancers just as good as they were, waiting for a break

which possibly will never come—just because there are not the openings any more. There are almost no new musicals and the TV screen is really too small for dancers. Studios are very frightened to make an original film musical because it is so expensive."

She was fortunate enough to see the writing on the wall before it was too late. When it became obvious that studios could not raise the colossal sums that making the films

demanded, she rediscovered live audiences.

Miss Charisse was born in Texas 54 years ago. She trained in classical ballet and once danced in the corps de ballet at Covent Garden. This, however, is her first London stage performance, doing the same sort of routines which she did on film.

"There is something very special about live audiences," she says. "Every performance is different. This one is. We have had to change the choreography completely, since the shows we have been doing in the United States have nearly all been in theatres-in-the-round, which require a totally different technique."



Cyd Charisse and Tony Martin: a show business marriage that has lasted 29 years.

### No big surprises

It will be difficult for Tony Martin to avoid *Tenement Symphony*, which he first sang in a Marx Brothers film, *The Big Store*. The East Side of New York, which features in *Tenement Symphony*, was not his own backyard. He was born in California, "but my father was a buttonhole maker who was born in Poland and settled in London. He lived in Bethnal Green Road before moving on to New York, where he worked in a sweat shop."

Neither Mr Martin nor Miss Charisse promises any really big surprises in their act. Mr Martin said: "I am not going to start singing rock. I don't know anything about that. Maybe we belong in a museum—but people who do research in libraries can come and look at us any time they like."

*Michael Freedland*

live legendary legs

## An occasional series of new words and new meanings

### How to make nonsense of an article

The concretion of nonsense as a noun is now complete and the argument, on occasions the silly-billies contrive to combine all three meanings.

When and where nonsense got its article is an interesting little linguistic puzzle. The primary meaning of nonsense is that which is not sense; spoken or written words that make no sense or convey absurd ideas; also absurd or senseless action. It has always been used also exclamationally as an interjection to express disbelief, or surprise, at a statement. Even in the salad days of its use nonsense was occasionally particularized and given an article. Pope, in a letter of 1711, wrote: "How

position is indefensible, and I know that I should lose the argument. On occasions the silly-billies contrive to combine all three meanings.

When and where nonsense got its article is an interesting little linguistic puzzle. The primary meaning of nonsense is that which is not sense; spoken or written words that make no sense or convey absurd ideas; also absurd or senseless action. It has always been used also exclamationally as an interjection to express disbelief, or surprise, at a statement. Even in the salad days of its use nonsense was occasionally particularized and given an article. Pope, in a letter of 1711, wrote: "How

easy it is to a Caviller to give a new Sense, or a new Nonsense, to any thing." Here he was not using the modern idiom but using nonsense to denote a meaning that makes no sense.

An example closer to the modern idiom was written by Walter Scott in a letter of 1805: "I deservy I shall go on scribbling one nonsense or another to the end of the chapter."

In spite of these early specimens of a nonsense the phrase seems to have become widely fashionable only recently: the period, the best was; the dialectical group that originated the use, the Army. The evidence of this assertion

is admittedly thin, but quite persuasive. The two earliest citations for the new usage use of the phrase a nonsense with frequency, until in the past year or two it has become a fad. It has a certain colloquial breediness. It means muddle or fiasco rather than the original non-sense. It uses one more letter than the old idiom of describing things simply as nonsense. It has become a fashionable cliché. It is not incorrect, but it is in danger of becoming a nonsense itself.

usage has been preserved. Ever since then we have been using the phrase a nonsense with frequency, until in the past year or two it has become a fad. It has a certain colloquial breediness. It means muddle or fiasco rather than the original non-sense. It uses one more letter than the old idiom of describing things simply as nonsense. It has become a fashionable cliché. It is not incorrect, but it is in danger of becoming a nonsense itself.

*Philip Howard*

Philip Howard's book *New Words for Old* is published by Hamish Hamilton, £3.95.





Young faithfully,  
TOM SALMON,  
32 Cleburn Road,  
Manchester.  
September 6.

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**BBC abbreviations**  
From Mr Tom Salmon

Sir, The BBC abbreviate beautifully. We have a Head of CAMP (current affairs magazine programmes); a clutch of FUM's (film unit managers); a HAD (head of advertisement department) and a HAS (head of administration Scotland) and even a HAW (head of administration Wales).

We also have two SEX E's (superintendent engineers. External broadcasting) and a Head Cat. He: the top catering chap.

Yours faithfully,  
TOM SALMON,  
Regional Television Manager,  
South-West (RTMSW),  
BBC, Plymouth.  
September 1.



## SOCIAL NEWS

The Duke of Edinburgh, as President of the Royal Society of Arts, will present the presidential awards for design management at Buckingham Palace on November 17.

A memorial service for Major-General Christodoulos Gigantes will be held in the Greek Orthodox Cathedral of St Sophia, Moscow Road, W2, on September 13 at 10 am.

## Birthdays today

Sir Robert Alford, 73; Sir Ronald Bodley Scott, 71; Major-General Sir Maurice Doves, 70; Sir William Fellows, 70; Sir Harry Hardy, 81; Professor T. E. Jessop, 81; Sir Charles Norman, 88; Lord O'Neill of the Maine, 83; Lord Pakenham, 80; Sir Anthony Reid, 64; Dame Betty Ridley, 68; Sir Edward Sayers, 75; Sir Norman Skelhorn, 75; Sir Rupert Smith, 67; Professor Carol Wipac, 69; Sir Graham Wilson, 82.

TOMORROW: Professor Norman Ashton, 64; Mr David Gibson-Watts, 59; Sir Henry Johnson, 71; the Very Rev Marcus King, 71; Lord Morris of Borth-y-Gest, 81; Surgeon Vice-Admiral Sir Robert F. D. Rowe, 72; Sir Francis Rundle, 69; Viscount Samuel, 79; Field Marshal Sir Gerald Temple, 79.

## Today's engagements

The Prince of Wales opens South Wales Motor Show, Aberdare, arrives 9.45. Chairman attends rugby match between British Lions and Barbarians, Twickenham, 12.30. Performance of *Public Theatre*, Jubilee regatta between Cluswick and Hamersmith, 12.7 (approx).

Life in the sea, film show, Natural History Museum, 3. Early music and folk music, Serpentine Gallery, Kensington Gardens, 3.4.

Wells: Shakespeare's and Dickens's Southwark, near Monument station, historic London public houses walk, meet Blackfriars station, 7.30.

## Tomorrow

Walk along Regent's Canal to City Road Basin and Little Venice, meet Camden Underground station, 2.30.

Poetry reading, Jessica D'Este and Anne Serpentine, Serpentine Gallery, Kensington Gardens, 5.6.

Gardens open: The Mill House and the Manor House, Sutton Courtenay, Abingdon, Oxfordshire, 2.30-5.30. Arabian stallion parade, Park Farm, Northwood, 2.

## Latest wills

Mr James Edward Whitehead, of MNR Hill, London, died 11.6.76. The will left his property to his wife, Mrs E. J. Whitehead, and his children, Mr and Mrs J. E. Whitehead, and his daughter, Mrs J. E. Whitehead.

Other estates include (net, before tax paid): Mr J. E. Whitehead, of MNR Hill, London, died 11.6.76. The will left his property to his wife, Mrs E. J. Whitehead, and his children, Mr and Mrs J. E. Whitehead, and his daughter, Mrs J. E. Whitehead.

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## Bryanston School

Autumn term begins today. Mr A. G. Sayer takes over the housemaster's duties from Mr R. S. Sayer. The school's 50th anniversary will be celebrated on Sunday, September 11, with a concert at the school, 10.30. The school's 50th anniversary will be celebrated on Sunday, September 11, with a concert at the school, 10.30.

## Shrewsbury School

The Michaelmas term starts today. The school's 50th anniversary will be celebrated on Sunday, September 11, with a concert at the school, 10.30.

## Wentworth Milton Mount

Autumn term begins on Monday, September 12, with the record number of 322 girls in school. The school's 50th anniversary will be celebrated on Sunday, September 11, with a concert at the school, 10.30.

## Wycliffe College

The school year opens with a record 303 senior school pupils and a further 208 boys in the junior school. The school's 50th anniversary will be celebrated on Sunday, September 11, with a concert at the school, 10.30.

## LITERATURE AND RELIGION

## The painter who brought light out of darkness

In 1880, when he was twenty-eight, Vincent van Gogh's life seemed disastrous. He was in disgrace with his family: after trying to settle in various jobs he had worked up a theological degree, thrown up his studies to become a lay preacher, and then been dismissed "for excessive zeal". In a letter full of pain, honesty and courage, he appealed to his brother Theo for his friendship at a desperate time. Even when there is a great fire burning in the soul, he wrote, no one comes to warm himself at it: all that can be done is to endure and wait, and then the fire "To continue, to continue, that is what is necessary": even when one is tempted to say "How long, my God! Everything goes wrong, my God! but the best way to love him is to be full of love for many things; for instance—and his example is typical of Van Gogh—"someone loves Rembrandt, but seriously—that man will know there is a God".

This was perhaps—until the end—Van Gogh's time of greatest despair, in a life that

seems to us deeply pitiful, serious, noble: he had failed to become a clergyman and not yet started to find his way as an artist. "I cannot find any purpose and be of any good," he asks again and again in the letter; and compares himself to a rough draft that will become a sketch, and then a drawing, and then a painting.

His earlier letters had been full of a more conventional piety, with generous quotations from the Bible, appropriate to an aspirant cleric. But their imagery is essentially the same as in this letter, written at the turning-point when he was about to abandon more formal piety for belief in his work as an artist.

Always he had written of recognizing God in the great works of art, and in the lives of simple people, and always the imagery of bringing light out of darkness—as he was to do in paint. His reason for wanting to preach in the mining district of the Borinage had been because the miners, in whom he saw a particular

beauty, had to work in darkness, and the theme of the gospel was "from darkness to light". The rough draft of a personality did become a sketch, a drawing, a picture: Van Gogh was very soon to find that his vocation was in painting, not preaching, and his letters became full of colour and contour rather than scriptural texts. He renounced his former religiosity. "But am I an atheist for all that?" he wrote to Theo in 1881; "there is something which I cannot define systematically, though it is very much alive and very real, and that is God, or as good as God".

His belief in something "very much alive and very real" as we follow it through the letters written from Holland, Paris, Arles, and, at the end, from the asylum at St-Rémy, is essentially consistent with that of his conventionally pious years: a belief in the holiness embodied in works of art, and embodied in the beauty of ordinary people, as he set them down

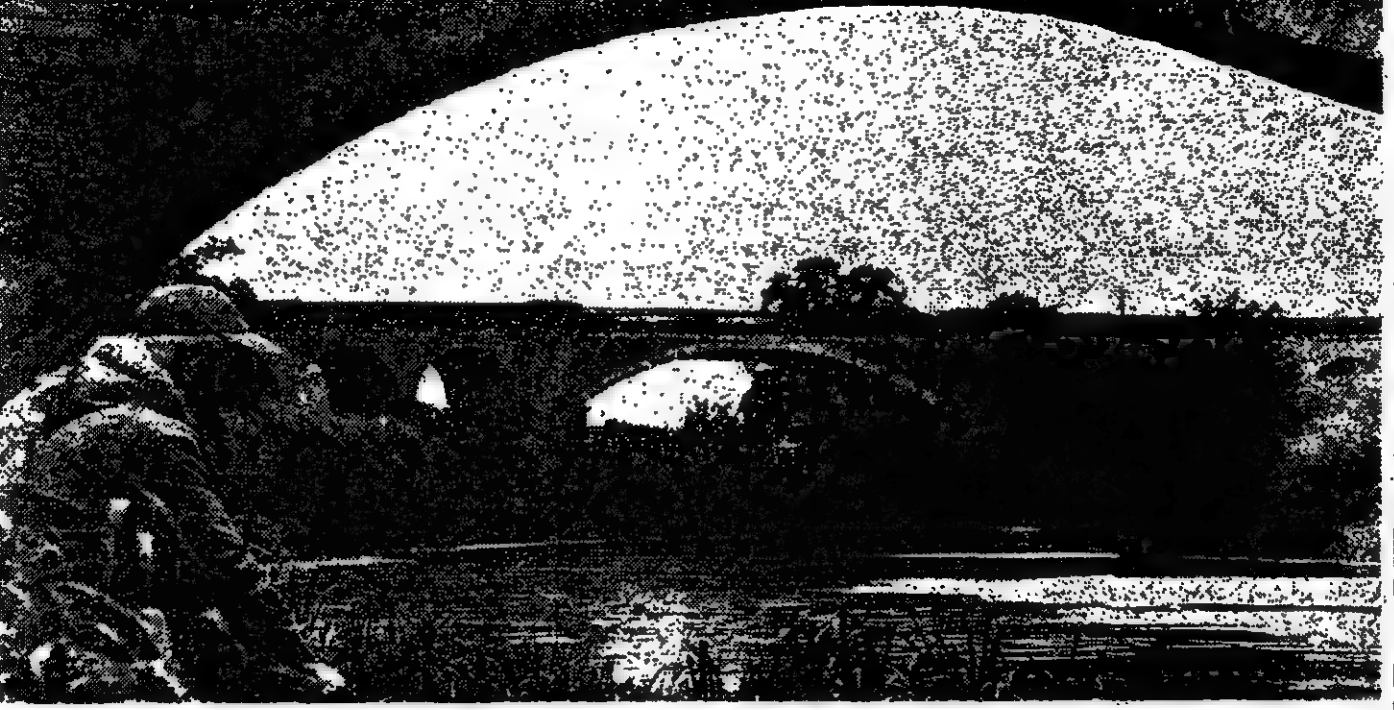
on canvas. He wants, he writes, that people should say of his work that "he feels deeply, he feels tenderly—notwithstanding his so-called roughness... In the poorest huts, in the dirtiest corner, I see drawings and pictures... The poorest little wood-cutter can have moments of emotion and inspiration which give him a feeling of an eternal home to which he is near". And he returns to the image of light: "I want to paint men and women with something of the eternal which the halo used to symbolize, and which we seek to confer by the actual radiance and vibration of our colouring".

By 1889, after his attacks of madness, he was tired, and near the end of the apparently hopeless struggle, for he could hardly sell a picture. Even in the asylum, though, he painted. He remembered light: remembered Paris, and wanted to paint a bookshop "with its frontage yellow and rose, at evening... It seems, imag-

inatively speaking, such a well-spring of light... I have a great longing to do it". He had kept the fire alight and no one had warmed himself at it; now, though, he may.

Six months later, thirty-eight years old, he shot himself. He had always known the price of his choice of life: "we are paying a hard price to be a link in a chain of artists... like me, you have been suffering to see your youth pass away like a puff of smoke; but if it grows again, and comes to life in what you make, nothing has been lost". His reason and his art had been risked for his life, he wrote, as the last, "but what's the use?" the price had been too high. Yet he spoke of his canvases that "even in the cataclysm remain their quietude". The sacrifice was made for what—until the terminal despair—he never ceased to believe in: something "which exists eternally as a fact, and can be found if one digs deep enough".

Rosemary Dunne



Bridge threatened: This railway viaduct, which has not been used for 10 years, is at the centre of a dispute involving British Rail, local people and conservation groups. The viaduct, built 131 years ago across the River Derwent at Stamford Bridge, on the disused

York to Hull and Bridlington line, is a Grade 2 listed building. British Rail, the owner, want to demolish it on the grounds that it is decaying rapidly, is dangerous and that it would cost £35,000 to repair and £700 a year to maintain. North Wolds district council

have agreed in principle to the demolition and a final decision rests with the Secretary of State for the Environment. Several organizations are objecting to the proposal, however, including local Georgian and Victorian societies and the Ancient Monuments Society.

## Biarritz esplanade named after the Queen

From Brian MacArthur, Biarritz, Sept 9. Still clinging to his royal memories, Prince Charles, the Queen's eldest son, today unveiled a plaque commemorating the 100th anniversary of the Biarritz Esplanade.

The plaque, which is the work of a local artist, is a tribute to the Queen's visit to Biarritz in 1879 when she was Prince of Wales.

The brief ceremony today was the climax of a British week in Biarritz, staged by the Development Commission of the Aquitaine Coast.

There have been performances by the Scottish Ballet, an exhibition of drawings from Punch, a ceremony and a recital to celebrate the centenary of St Andrew's Anglican Church, a window-dressing competition on British themes, a rugby match with the Navy and an Edwardian gala evening tonight starring Patricia Clark, the singer.

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## US grant for research on Scots justice for children

From Ronald Faux, Glasgow. The United States Department of Justice is to grant more than £50,000 to Glasgow University for research into the working of children's court hearings in Scotland.

The grant will add to the data in the United States federal department for research into a British system of justice.

Professor Frederick Martin, of the Department of Social Administration and Social Work at Glasgow University, will direct the project. He said that the results would be equally useful in Scotland for making a detailed assessment of how the system, introduced six and a half years ago, was working.

"We need to rethink and to know better what is happening. We have no proper information about what happens to children who have been through the system," he said.

The English system of juvenile courts did not take root in Scotland, where most young offenders were dealt with by the Sheriff Court. That was considered unsatisfactory, and the system of children's hearings was introduced in 1971.

Children who admitted offences, or were found guilty by a sheriff, could be referred to a children's panel, where a range of social work help, supervision and background investigation became available. The system has met with considerable criticism, often because more young offenders are now in detention than under the former system.

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Personal investment and finance, pages 16 and 17

# THE TIMES

## BUSINESS NEWS



### State industries' repayments give Government a £50m surplus

By Caroline Arkins

Substantial loan repayments by the state-owned electricity, gas, and water industries have given the Government a £50m surplus in August. This is the second month running in which the central Government has repaid its debts rather than borrowed money.

The Treasury announced that the total public sector borrowing requirement will be under £100m this year. The Government has promised to the IMF to keep the PSBR within a ceiling of £100m for 1976-77. The latest official forecast is for a borrowing requirement of £850m.

Officer of the Treasury said that it is still too soon to be sure that the PSBR will be under £100m. If it does, the Government will be able to give a boost to the economy with further tax cuts for example, while still holding to its commitment to the IMF.

Government revenue on the consolidated fund was 28 per cent more in August (at £2,221m) than in August last year. Expenditure was 11 per cent up on last year.

The Budget forecast for the whole year was for a revenue increase of 12 per cent and expenditure rise of 10 per cent.

Proceeds from the BP sale were not included in the Budget forecast. These have added £250m to the first five months of the year. But even without these, the total consolidated fund revenue was 16 per cent more in the months from April to August than at the same period last year.

The Budget deficit of £1,485m in the first five months of the financial year was less than half its total in the same five months last year.

### BUDGET DEFICIT (£ million)

Financial Year	National Loans	From Consolidated Fund	Other	Central Government
1976-77	2,251	3,232	-498	8,000
1977-78	2,738	6,530	-563	2,203
1977-78	940	5,594	-580	5,934
1977-78	820	881	-237	1,414
1977-78	443	1,975	-215	2,204
1977-78	486	1,541	-382	1,635
1977-78	-214	1,708	-11	1,519
1977-78	215	368	-11	572
1977-78	384	1,558	-432	1,730
1977-78	134	680	-123	671
1977-78	258	717	-123	872
1977-78	-67	44	-99	-210
1977-78	-87	922	-12	842
1977-78	-30	821	-40	873
1977-78	1	1,406	-205	1,244
1977-78	118	1,365	-282	1,192
1977-78	500	126	-137	436
1977-78	182	975	-34	1,223
1977-78	469	-	-	469
1977-78	-6	-209	-30	-184
1977-78	-76	-238	-352	-666

However, part of the reason for the rise in the cost to the Government of the latest, conditional, tax cuts has not yet shown up in its accounts.

Estimated cost of the cuts in a full year was about £1,000m. When the September figures for central government borrowing are published next month, the loss to the Exchequer of five months of backdated tax relief will almost certainly push the Government back into the red.

Beneficial effects on public finances of the nationalised industry price rises has taken longer to work through, and has been lower than originally expected. Trading surpluses of many of the industries have persuaded them to pay back some of their debt.

### Fed may be forced to tighten credit further

From Frank Vogl

Washington, Sept 9

America's Federal Reserve Board may soon be forced to consider further tightening of its credit policies. New figures for the money supply show a much stronger rate of expansion over the past week than had been expected.

Money market experts predict that a further large money stock increase is likely to be revealed in the official figures to be released next Thursday.

These new figures further contribute to a problem which has rapidly been building up for the Fed.

Money supply continues to grow at rates far in excess of those desired by the Fed, and its efforts to tighten credit conditions in late July and early August do not appear to have significantly slowed the money stock growth.

The narrowly defined M1 figure, comprising currency in circulation and demand deposits, rose by \$3,000m in the week to August 31.

On this basis the money stock has increased at an annual rate of 9.5 per cent over the last three months, and this rate compares with the Fed's target growth range for M1 of 4 to 6.5 per cent.

The Fed announced that the money supply on an M2 basis, which consists of M1 plus the deposits at commercial banks and other than large certificates of deposit, rose by \$3,900m in the last statement week.

M2 has grown at an annual rate of 10.5 per cent over the last quarter, which compares with the Fed's target growth rate of 7 to 9.5 per cent, and the broadly defined money supply, M3 has increased over the last 12 weeks at an annual rate of 12.5 per cent, which compares with the Fed's target range of 8.5 to 11 per cent.

The Fed gives a warning against reading too much into the figures for a single week; but the latest numbers show a trend, and this trend may well have been reinforced over the last week.

The money stock data for the week to September 6 will be announced next Thursday, and these figures, because of a technicality, will almost certainly be swollen by especially large government payments of social security benefits.

Efforts have been made by the Fed to maintain the interest rate on federal funds at 6 per cent, which has enabled the commercial banks, for example, to hold their prime lending rates at 7 per cent.

Even a slight increase in the Fed funds rate, which would result from a tightening of Federal Reserve policies, would almost certainly push the prime rate higher within a short time.

Such an increase may well strengthen the now widespread concern about the sustainability of economic growth.

### Shell Chemicals go ahead with £40m investment

By Our Industrial Correspondent

Shell Chemicals UK last night announced plans for going ahead with a £40m investment at Stanlow in Cheshire, and confirmed that feasibility studies were continuing which could lead to a £200m investment being made nearby in new ethylene production facilities.

The company said in a statement that it was seeking planning approval for a 175,000 tonnes a year higher olefins plant which would be brought into commission in 1981.

Using ethylene as a feedstock, it would produce basic materials for the manufacture of detergents and additives for plastics and lubricating oils.

Shell added that it intended to use the output of the plant to build the plant at cost some £40m in existing downstream activities at Stanlow or sold to United Kingdom and export customers.

At first the new plant would draw its ethylene supplies through pipelines from existing United Kingdom locations.

### Equity diluted in British Land plan

By Bryan Appleyard

Mr John Ritblat, chairman of British Land, has emerged from two weeks talks with the institutions clutching a major refinancing scheme that clears the company's pressing debts without property disposals.

"We are in business to stay in business", he said yesterday after the details of the scheme were announced. But there was some discontent in the City over the terms.

After the example of Capital and Counties selling itself out of trouble, there was a feeling that British Land could have done the same and thus avoided the scale of equity dilution involved in the scheme. Altogether 40.5 million new shares will stand to be issued, and that represents 87 per cent of the existing capital. Net asset values per share will fall ultimately to 72p from 114p.

British Land's Stock Exchange quotation resumed on Monday, and dealers expect the shares to open at 30p against the 32p price at suspension. In view of Mr Ritblat's cautious statements about trading over the next two years, dealers expected little in the way of performance in the short and medium term.

Yesterday Mr Ritblat stressed that the scheme had not all been put together in the last fortnight. He said it had been planned since February, when it became clear that some reorganizing of debts was necessary.

The £10m loan from the Crown Agents, which fell due at the beginning of the suspension period, is to be satisfied by the issue to them of 56m new 15 per cent first mortgage debenture stock 1987, secured on Plantation House, the City of London office block, and £4m cash.

Also, £7.7m of a new 12 per cent convertible unsecured loan stock 2002 is being issued. Holders of the 9 1/2 per cent unsecured loan stock 1978 are now being offered an exchange on the basis of four new ordinary shares plus £2 of the mortgage debenture, and either £1 of the new convertible or £1 cash for every £4 of stock.

The convertible stock will carry the right to convert into ordinary shares during 1980 to 1997 on the basis of 30p per share.

The charges on Plantation House are being reorganized by securing a further £7.5m of the new debenture stock with the National Westminster Bank and Inter-

national Westminster Bank. These banks have also arranged an extension of the maturity date for facilities of £11m and increases and extensions of facilities in the United States.

The £4m balance of the convertible stock is to be put on open offer to ordinary and warrant holders at par.

The scheme is dependent on the listing of the new securities and approval by the loan stock holders and ordinary shareholders. There are about 10,000 shareholders in British Land, the largest being Tai Cheung Properties of Hongkong with 9.6 per cent and the Prudential with 5.4 per cent. Institutions are said to hold more than 50 per cent of the equity. There are about 2,000 loan stockholders. The vote is to be on October 3 at a meeting at the May Fair Hotel at 11 am.

Mr Ritblat said the cash flow deficit over the next couple of years would be financed by the usual procedure of disposals. There was some speculation that this would include the recently completed Setanta Centre in Dublin for about £15m, but Mr Ritblat would not comment on detailed disposal plans.

### Meakers' international links pull chain apart

Meakers, the privately-owned chain of 65 menswear shops in London, the South and the Midlands, is to close, with the loss of 425 jobs. It has been badly hit, especially in the past financial year, by the general downturn in trade in what has been one of the worst hit retailing sectors.

Net profits for the group before tax declined 38.4 per cent between 1975 and last year to £248,151 on a turnover of £4.9m. But in January this year, on a £4.6m turnover, the before-tax operational figure had plunged to £18,851, although sale of properties added £73,373.

The chain, founded 80 years ago by two brothers, Benjamin and Edgar Meaker, with one shop in the King's Road, Chelsea, will be phased out gradually, with final shop closures by the end of January.

Attempts to sell the business as a going concern have failed. Mr Sidney Tindall, the chairman, said yesterday. But for sale will be Meakers' properties, including a new headquarters in Hammersmith completed last year.

The company is being broken up because overseas shareholders, mainly in North America and South Africa, wanted to withdraw their money.

"Other members of the family in this country wanted to keep the business going, but it was not practicable for them to buy the others out," Mr Tindall said.

The ownership of the company is roughly split between family trusts and relatives of the two founders.

Meakers found the depression in menswear retailing unexpectedly severe last year, during which two new branches had been opened although two others were closed.

"We have been doing rather better this year, during which we were budgeting for a 20 per cent increase, but it has come too late," Mr Tindall said.

Derek Harris



Mr Perry: worried about domestic problems.

### Leyland Cars director resigns

By Our Financial Staff

Mr Richard Perry, 47, manufacturing director of Leyland Cars, yesterday submitted his resignation from the company, giving as the reason "personal considerations". He was not available to comment but close colleagues said he had been very worried over some months about domestic problems.

His successor as Leyland's top production expert will be Mr David Simpson, 43, who is at present production director for Jaguar, Rover and Triumph.

### Bonn Economics Minister to head Dresdner Bank

From Peter Norman

Bonn, Sept 9

Dr Hans Friderichs, West Germany's Free Democratic Minister of Economics, would be announced that he intends to resign from the Government to become chief executive of the Dresdner Bank, Germany's second largest private sector bank.

The minister, who will be 46 next month, will join the bank's managing board from the beginning of next year, and after the next annual meeting on May 19 will take over as board "spokesman" or chief executive, the post held by the late Herr Jürgen Ponto until his assassination by terrorists in July.

In Bonn, where the Government has been fully occupied with the terrorist kidnapping of Dr Hans-Martin Schleyer, the news of Dr Friderichs' impending departure from the political arena came as a surprise.

Herr Helmut Schmidt, the Chancellor, was told of the decision yesterday. In a statement issued today, Herr Schmidt expressed regret at his minister's decision, thanked him for his services since taking over the Economics Ministry in 1972 and announced that he would propose another Free Democrat, Herr Otto Graf Lambsdorff, aged 50, as Dr Friderichs' successor.

It is thought possible that Dr Friderichs will resign at the end of this month.

### Shareholders to choose auditors

By Richard Allen

Shareholders of Howard Tonnas, a Swindon-based engineering and transport group, will be asked to choose between two sets of auditors at the annual meeting later this month.

Mr J. S. Swanborough, who became Tonnas' chairman after a boardroom upheaval earlier this year, explains in the annual report that the board wants to appoint Touche Ross, which has international branches, partly because of its plans for expansion overseas.

Binder Hamlyn, which has hitherto audited Tonnas' shipping and forwarding divisions, has decided not to offer itself for reelection.

But the 12-partner firm of Comins & Co, which has

carried out the main audit since 1952 has refused to step down.

In a letter to shareholders circulated with the accounts, Comins says: "We are confident we can provide the services required and are therefore of the opinion that when considering the proposed resolution shareholders should be aware that we are willing to offer ourselves for reappointment."

This situation has come about less than a month after shareholders at another public company, Barker & Dobson, were confronted with a similar choice.

Then, in what was widely regarded as the first test of the 1976 Companies Act provision for open and annual election of auditors, shareholders threw out a board resolution to replace

### Lucas vote on peace offer today

By R. W. Shakespeare

Hopes of an end to the 11-week strike of toolroom workers and closed 14 of the Lucas component group's factories in the Midlands rest on a mass meeting of the strikers to be held in Birmingham today.

New proposals for a settlement agreed between Lucas executives and national officials of the Amalgamated Union of Engineering Workers at talks held in Blackpool this week will be put to the strikers. Union officials will be recommending their acceptance.

The stoppage over demands for bonus pay index of 25 a week has cost the company 11,000 other workers and caused disruption of British Leyland car production.

About 18,000 Leyland car workers are laid off as a direct result of component shortages. Another 3,000 Jaguar car workers at Coventry are stopped because of component supply problems.

A strike at the Jaguar engines and transmissions factory has been called off. At a meeting yesterday 600 workers voted to end their stoppage.

### Shares end with gains after drop in MLR

By Our Financial Staff

Shares recovered their poise to end the week on a firm note yesterday after the half-point cut in the minimum lending rate. Dealers said that a continuation of Thursday's nervousness in early trading was replaced by a brisk two-way trade from mid-morning onwards.

The FT index, 6.1 lower at 11 am, closed 1.1 better at 530.1 leaving it with a net gain of 22.6 over an eventful week.

There was an even more marked response to the interest rate cut in the gilt-edged market. Early in the day the conventional MLR would be clipped by only a quarter-point and that a new "tap" stock was on the way had brought losses of up to a pound.

But these were largely erased on the MLR decision, and if dealers were proved wrong on the MLR, they were vindicated with the announcement of the new £1,000m loan "tap". There was a mixed reception to the terms, though most viewed them favourably.

Equity dealers commented that though the bigger investors appeared to recover some of

their nerve, the smaller man remained a seller throughout the day. Trade remained at the high level of the previous four sessions, the daily bargains totals being the best since January, 1975.

Forward sterling at par: The usual discount on forward sterling disappeared on one-month money yesterday. For the first time for several years one-month forward sterling closed at par with the dollar.

Although the pound was very strong earlier in the day yesterday it eased against the dollar after the half-point cut in the minimum lending rate, closing 3 points down on the day at \$1.7427.

Its effective rate index, against a basket of currencies, rose to 62.4 in the morning. This is the highest level recorded since the recalculation of the index in March of this year. By the close it had returned to its overnight level of 62.3.

The Bank of England took in dollars yesterday morning but was thought to have sold some of them to steady the pound's fall in the afternoon.

### European fund may help retrain former steel men for Ford in Wales

By Peter Hill

"Ministers and senior Whitehall officials closely involved in discussions with Ford over the past 10 weeks are delighted to have secured the company's £180m engine plant project for the United Kingdom.

Mr Varley, Secretary of State for Industry, said it was a major boost for our industrial strategy". He saw Ford's decision to build the plant at Bridgend, Glamorgan, as clear evidence of the company's confidence in the future of Britain as a base for important new investments.

Sir Peter Carey, Permanent Secretary at the Department of Industry, described it as a "forward looking project by a company which has been extremely successful in the motor industry and, therefore, extremely welcome".

Mr Callaghan (who discussed the company's plans with Mr Henry Ford II, chairman of Ford, two weeks ago when he asserted the Government's strong optimism about Britain's economy) said in a statement that the investment was a major contribution to Britain's long-term prosperity.

It would also encourage major international investors to locate plants in Britain. "Ford have shown confidence in Britain. In return we must do all we can to justify that confidence by maintaining high productivity and reliability and good relations".

Government assistance to Ford will be considerable. Capital investment in the plant will be £180m, but the total cost, including working capital, will be estimated at £250m.

Ford will qualify for a 20 per cent regional development grant on the capital cost, and will also qualify for interest relief grants under Industry Act legislation.

It is estimated this assistance could amount to at least £40m.

equivalent to a subsidy of £16,000 on every job provided. The 180-acre site on which the plant is to be located is being sold at current market value through the Welsh Development Agency.

Some assistance through government training schemes is possible and it is understood that the British Steel Corporation is examining with Ford the possibility of using funds from the European Coal and Steel Community to assist in retraining redundant steelworkers for the engine plant.

Unemployment in the area of the plant is running at 8.1 per cent and will be swollen further over the next few weeks by redundancies at the BSC's East Moors plant. The corporation, because of the poor state of the steel market, is hoping to shed 1,000 workers from the Cardiff works by the end of this month.

The BSC recently entered into a deal with Ford to supply the motor company with foundry iron when Ford closes its Denbigh blast furnace next autumn and will clearly also be investigating what other steel requirements can be provided from south Wales.

Ford, according to Sir Peter Carey, looked at possible locations throughout the United Kingdom before deciding on south Wales and he emphasized that a particular financial "carrot" was dangled before the company beyond the range of incentives available.

What has particularly encouraged the Whitehall negotiators is the impact the vehicle engine project will have on Britain's balance of payments as well as on employment. At full production the Bridgend plant could export £15m worth of engines each year.

Two jobs in ancillary and service operations will be created for every one job at the new plant.

### Another partly-paid gilt issue of £1,000m

By John Whitmore

Hard on the heels of yesterday's cut in its minimum lending rate from 7 to 6 1/2 per cent, the Bank of England announced a new £1,000m issue of long dated gilt-edged stock.

The new issue, which had been widely expected after the surge in gilt-edged prices over the past few days and the exhaustion on Thursday of the short-dated "tap" stock, Treasury 9 1/2 per cent 1985.

The new stock, £1,000m nominal of Treasury 12 1/2 per cent, 1995, is another partly-paid stock. Unlike previous partly-paid stocks, however, the new stock is payable in two instalments only. The first is £30 per cent on application—less open and closed bids, Thursday—and the second, for the balance of £66 2/3 per cent, falls on October 11.

The fact that the calls have been placed so close together, one in the banking month, which finished on September 21, and one in the October banking month, suggested to many in the market that the authorities are growing increasingly concerned about the size of the inflows across the exchanges.

Indeed, the market is increasingly looking for a change in strategy by the authorities in the foreign exchange market in an attempt to stem an inflow that is needing huge gilt sales to mop up the surplus liquidity being pumped into the system.

In theory, the authorities should simply allow interest rates to be pushed down still lower. The general feeling is that there are probably limits to the desirability of "effectiveness" of monetary policy.

At the issue price of 96 1/2 per cent, the new Treasury stock offers a gross redemption yield of 12.49 per cent and a running yield of 12.44 per cent.

### INTEREST RATES

Clearing bank MLR base rates

1976	15	14
Oct 7	15	14
Nov 18	14 1/2	14
Dec 17	14 1/2	14
Dec 24	14 1/2	14
1977	14 1/2	14
Jan 7	14	14
Jan 28	13 1/2	14
Jan 28	12 1/2	13
Feb 3	12	12
Feb 4	12	12
Feb 18	11 1/2	11 1/2
Mar 10	11	10 1/2
Mar 12	10 1/2	10 1/2
Mar 17	10 1/2	10 1/2
Mar 31	9 1/2	9 1/2
Apr 15	9	9
Apr 22	8 1/2	8 1/2
Apr 28	8 1/2	8 1/2
Apr 29	8 1/2	8 1/2
May 3	8	8 1/2
May 10	8	8 1/2
May 13	7 1/2	8
Aug 12	7	8
Sept 9	7	8

### GILT-EDGED ISSUES IN 1977/78

Stock	Amount raised
£200m Exchequer 12 1/2%, 1982	£770m
£200m Exchequer 9 1/2%, 1982	£770m
£200m Treasury 11%, 1981	£395m
£200m Treasury 11%, 1981	£730m
£200m Treasury 12 1/2%, 1985	£1,000m
£200m Treasury 12 1/2%, 1985	£780m
£200m Treasury 12 1/2%, 1985	£770m
£200m Treasury 12 1/2%, 1985	£770m
£200m Treasury 12 1/2%, 1985	£770m

\* Stock gilt under offer.

† Proceeds from these stocks, probably amounting to at least £150m, fell into the 1976/77 financial year.

‡ Additional tranches of these stocks, totalling £400m, reserved for Commissioners for the Reduction of the National Debt.

### How the markets moved

#### Rises

Nabstock & W	4p to 141p
Benson Clark	25p to 163p
BSR	5p to 148p
Countdown	2p to 128p
Ernest Witby	12p to 312p
Bill Bristol	3p to 115p
Price of Fraser	15p to 157p
ep	10p to 260p



## PERSONAL INVESTMENT AND FINANCE

## Grouse

If an employee can pay up to 20 to 30 per cent of his salary (including his employer's contribution) to provide for his retirement pension, why is the self-employed person limited to a miserly contribution of no more than 15 per cent of his earnings when he wants to fund his retirement?

True, many of those who were self-employed have formed their own companies. One advantage is that a company can provide a pension of up to two thirds of final earnings for directors and employees—with the cost counting as a tax deductible expense of the business.

For professionals and other reasons, there are many more self-employed who cannot take that course. For them, there is the limit on contributions, which is now 15 per cent of net relevant earnings, subject to an overall maximum of £3,000.

In these inflationary days—when contributions to occupational pension schemes by employers and employees have been running at high levels—the chances of 15 per cent contributions providing a reasonable pension at retirement are remote.

## Earnings peak

This year, the overall limit was increased from £2,250 to £3,000—which simply helped those earning in excess of £15,000. Those born in 1914 or 1915 can now contribute 18 per cent or £3,600, with the position improving with age—20 to 30 per cent or £6,000 for anyone born in 1907 or earlier.

But why is it only the elderly who are allowed these higher figures? A fair number of self-employed people reach an earnings peak and drop back afterwards. They need to be able to make worthwhile provision for the future when their earnings are at their highest, and not when they are in their mid-sixties or even older.

The 15 per cent limit hinders those self-employed who genuinely want to make their own independent provision for the future. And as the Government is unable to find a suitable method of bringing them into the new state-earnings related scheme, which begins next April, the need for more realistic treatment of pension plans for the self-employed is all the greater.

## Unit trusts

## Why the small investor is wary

There's something remarkably curious about this bull market we now find ourselves in. Seasoned unit trust hands are all asking the same question: where is the great throng of unit-holders who in the past have excitedly bought at or near the top of the market?

One of the most notable features of the bull market of 1968-69, the greatest since the war, was the state of investors who flooded into unit trusts between November, 1968, and February, 1969, when the market peaked. The learning-like rush of new unit-holders was almost as noticeable a characteristic of the next bull market of 1972.

But there is no evidence that the pattern will be repeated this time. "We're certainly not getting that type of investor, yet," said Mr Edgar Palamoutian, managing director of M & G Securities and chairman of the Unit Trust Association.

It is a view which is confirmed by the overall sales figures for the industry and, as far as the future is concerned by the fact that men who have been concerned with unit trusts for a long time, like Mr David Matfield, S & P's managing director, and Mr Tim Simon, chairman of Target.

In the four months straddling the end of 1968 and the beginning of 1969, sales averaged nearly £38m a month. True, they had been increasing throughout 1968, but it was only in the year before that the industry began to achieve sales in double figures (in terms of millions, that is).

The gross monthly average in the last months of April to July in 1972, when the market was approaching—and starting to decline from—its peak, was £43.5m—compared with an average of only £28.5m in the preceding four months.

This year, unit trust gross sales were fairly consistently around the £29m mark in the first six months of the year, rising to only £34.6m in July and not expected to be significantly higher.

The take-off in sales which historically has accompanied a bull market is just not there and, if one adjusts for inflation, the levels of gross sales in this bull market have little relation to those of the two earlier periods.

There are obvious reasons why unit trust sales are not in the same league as in the previous bull markets. One is, quite simply, that not so much money is being spent on market unit trusts. The managers just have less money to spend. Also, what marketing there is

has a shape very different from what it was in the past. Do you remember a few years ago opening your paper, particularly your weekend paper, and becoming submerged in a sea of unit trust advertisements?

The days of the big black advertisement are very much in the past, although individual groups will take advantage of opportunities to use newspaper advertising at appropriate moments and some increase can be expected.

Direct mail "shots" to existing unit-holders are a popular and profitable form of promotion, but in the meantime unit trust groups now tend to confine their marketing techniques to wooing the professional money manager, be he insurance broker, stockbroker, solicitor or accountant. It is a play which is directly affecting both the industry's sales patterns and its average unit-holder.

Another factor which has clearly hindered the unit trust industry from getting up a head of steam is the very speed at which the share market has risen. The rate of increase—do not forget that the FT industrial ordinary share index was only 360 at the beginning of the year compared with the heights of 540 it touched earlier this week—has, as Mr Matfield says, "taken everyone by surprise."

On this argument can one expect the potential unit-holder to come rushing in when he wakes up to the fact that the market has taken off without his being on board?

In most people's books this would be a very unexpected upturn. There is more to the slower pace of sales than reduced advertising and investors being caught on the hop.

It's much less likely to happen than in the past," Mr Palamoutian said, "because we've moved up market." He adds, in parenthesis, that he would like to see the industry taking a "down market" turn but does not believe that it will yet.

The up market investor often relies upon his professional adviser, which is not to say such men are brilliant investment advisers, but there is at least a likelihood that their clients will be in the market a little earlier in the cycle than a lay investor suddenly lured by the prospect of making money out of stocks and shares.

The corollary of relying upon professional advisers for sales is that they also advise clients about selling. Much of the industry's new sales represent the unit element in managed and equity bond portfolios and there is little doubt that most brokers promote an active investment policy for bondholders.

So for the first time in a bull market the management groups are reporting a strong two-way business—and turnover is as good for their profits as it is for the brokers.

Let there be no mistake, the disappearance of the small-time client may be genuinely regretted by most unit trust managers, but his absence in great droves at the height of the bull market is not the unit trust industry came under much criticism in both 1968-69 and 1972 for its attempts to woo the small investor at what turned out to be very much the wrong time. (It is after all better to buy when the market is low, not high.)

And after the criticism came the defection. All the evidence suggests that unit-holders who acquired units in those great buying orgies very quickly became disillusioned and sold as soon as they could. This not merely handicapped the industry's long-term growth aspirations but involved it in a great deal of ill-will, not all of which has evaporated, among dissatisfied investors.

Margaret Stone

## Working abroad

## Not what you do but the time you spend doing it...

Mr Healey's promised tax relief incentive to the people at the sharp end of the export drive will be received with equal relish by those who spearhead our imports, too.

What matters to the Inland Revenue is the number of days spent performing duties abroad rather than the ethics or economic efficiency of what's being done. The Finance Act 1977 makes no changes to the basic rules of tax residence that I outlined last week. The legislation it contains refers only to those who are resident here for tax purposes, but whose duties include an extensive number of days spent working abroad.

Three categories of United Kingdom-based employees are covered by the new legislation—those who spend the major part of their working year abroad, those whose duties take them out of the country for a minimum of 30 days, but less than 365 days, and others, who although they work here most of the time, have separate foreign employment contracts the duties of which are performed outside the United Kingdom.

■ 365 day test: In order to qualify for a 100 per cent deduction, employees must have performed duties overseas within a "qualifying period" which consists of the last 365 days. The qualifying period is made up either entirely of days of absence from the United Kingdom or a period which includes days of absence and intervening days spent in the United Kingdom.

The proviso is that the intervening days should not consist of more than 62 consecutive days here and, for the period being considered for the deduction, the intervening days must exceed one sixth of the period.

● 25 per cent deduction: Any one who cannot pass the 365 days test, but who spends at least 30 qualifying days performing duties abroad or indeed travelling to perform these duties can expect to qualify for a 25 per cent deduction of his overseas earnings. At the 365 days test a "day of absence" is a day the end of which is spent outside the United Kingdom.

If I leave the United Kingdom at 9 pm on Monday and fly to Amsterdam where I work all day Tuesday, returning at 11.15 pm on Wednesday I will have "clocked up" only two qualifying days of absence. If, on the other hand, I stay in Holland on Wednesday night and catch the first plane back on Thursday morning I will have added another day to the qualifying total.

● Foreign contracts of employment: Many people, normally working in the United Kingdom, also have specific contracts of employment with foreign-based companies the duties of which are carried out abroad. The overseas emoluments will qualify for a 25 per cent deduction without the 30 day test having to be applied.

If that sounds too good to be true, then remember that the duties must demonstrably be performed under a separate foreign employment contract and be not merely the duties of the United Kingdom. Furthermore, the foreign country may require both its tax and social security contributions to be paid.

All in all the new rules are fair. How they are going to be applied in practice is a matter of conjecture. With the vast majority of us being taxed under the PAYE system, employers are not going to have an easy task.

The Inland Revenue has already indicated some guidelines to employers. They can apply the deduction to qualifying emoluments where it is patently obvious that it has been earned. But the employee, as Harry Brown says, gets the relief that is due.

Harry Brown

The writer of this series is also the author of Working Abroad, published by Fungus Ltd (£6.50).

## Round-up

## Giro's bureau de change

Now that the autumn winds are just beginning to chill London's shores of summer tourists, National Giro is making a play for the burgeoning currency exchange business. It opens its first bureau de change next Monday at the Trafalgar Square Post Office.

Never mind, the tourists will probably be back again next summer.

Meanwhile, National Giro's bureau will be offering the usual exchange facilities, opening from nine in the morning to nine-thirty at night.

Giro has been expanding its consumer frontiers over the past two years—with personal loans, guarantee cards and so on. But it may run up against some competition in its latest venture. Barclays Bank has recently opened an exchange facility in Oxford Street and plans a string of bureaux in the near future. National Giro is for the moment taking a cautious line about extending the idea.

Rates of interest payable on new Certificates of Tax Deposits were reduced this week, after the sharp fall in interest rates over the past few months. Rates have been reduced from 9 per cent to 7 1/2 per cent (the higher level was fixed last October), on deposits used for payment of tax, and from 6 per cent to 5 per cent on deposits withdrawn for cash.

Even after the cut in rates, however, the return compares favourably with the 4 per cent available on clearing bank deposits. Certificates of Tax Deposits, available through the Inland Revenue, are available to tax payers, individual or corporate, against tax (excluding that paid through PAYE).

The Scottish Amicable has announced improvements in its Home Purchase Policy from the beginning of this month. The mortgage alteration option enables the term of an endowment policy to be extended to suit the length of a new mortgage. The rate of bonus assumed is to go up from £3.25 per cent to £3.40 per cent.

Scottish Widows has introduced a cash fund option for present and future policy-holders in its Investor Plan Ten. Contributions can be invested in either the equity-based Investor Policy Fund or the cash fund and can

be switched between the two. The ability to switch into the cash fund, with security of capital, may be particularly attractive to investors whose policies are nearing maturity and who may not wish to take a chance on the equity market in the final months.

## Offers

The unit trust industry is revving up its marketing effort this week to attract investors. M & G's Recovery Fund was the best performing unit trust in the first seven months of this year and, indeed, it has been a consistently good performer over a longer period.

Since its launch in May, 1969, an initial investment of £1,000 has grown to £5,824, including reinvested income, while the FT industrial index has risen by just over a quarter in the same period.

The Recovery Fund, now standing at £12.2m, specializes in picking "bombed out" shares.

Schlenger's Extra Income Trust is also on offer this weekend. Launched in April this year, with a lower minimum initial investment than is the rule with the other Schlenger's unit trusts, it offers quarterly payment of income.

## Taxation



"... and, of course, if the taxman arrives it converts instantly into a showroom."

## When the flat's thrown in with the job

Compared with the many Finance Acts that have gone before it the 1977 model, which received the Royal Assent on July 29, is relatively simple. Nonetheless, it contains some important provisions, one of which concerns living accommodation provided to employees at a cheap or nil rent.

It is useful to take a quick look at the historical backdrop to the provisions of the Act. It is all about, before 1948, a benefit in kind was taxable only if it was convertible into cash. So far as living accommodation was concerned this depended on the employee's occupation was "beneficial" or "representative". The latter escaped tax but not the former as the courts took the view that a beneficial occupier could let the property and hence use of it was convertible into cash.

It would take too long to detail the circumstances in which an employee would be deemed to be the representative occupier, but to give some idea of the principles it was essential for example that the employer was the occupier for rating purposes, and that the employee required the accommodation to reside on the premises in order to carry out the duties of his/her office.

The Government made a first attempt in 1948 by bringing into the tax net accommodation provided for directors and high-paid employees (at that time £2,000 pa) and in 1963 enlarged the provisions to catch all employees whatever their level of earnings. The problem was that the draftsman did not get the wording quite right and consequently too many flat

slipped through the net. It is only now that the lawyers seem to have sorted themselves out. From April 6, 1977, Section 33 of the 1977 Finance Act taxes as remuneration the value of any living accommodation provided to an employee by reason of his/her employment. In fact it goes a little further and taxes the employee on living accommodation provided to his or her family or household.

The value of the accommodation is equivalent to its "annual value" which is "the rent which might reasonably be expected to be obtained on a letting from year to year if the tenant undertook to pay all the usual tenant's rates and taxes, and if the landlord undertook to bear the costs of the repairs and insurance, and the other expenses, if any, necessary for maintaining the subject of the valuation in a state to command that rent", less any contribution the employee may make towards the cost.

Alternatively if the actual rent paid by the employer is higher than the annual value the higher figure is substituted—but the converse does not apply.

There are always exceptions to the rule and there are three categories of accommodation which are exempt; where it is necessary for the proper performance of the employee's duties, such as a caretaker where it is provided for the better performance of the duties of the employment and it is customary to provide living accommodation in that kind of employment, such as a policeman; and where because of a special threat to his security, special arrangements are in place, such as the Prime Minister's home. Incidentally, in all these cases the employee must be the occupier for rating purposes.

Directors, however, may not in general benefit from the exemptions but there are exceptions for those whose accommodation attracts special security arrangements because of a security threat and for those who hold no more than 5 per cent of the ordinary share capital and are either full-time working directors or the company is non-profit-making.

So far as expenses connected with the accommodation are concerned (such as light and heat, repairs and the like) the position for directors and high-paid employees is at present £5,000 per annum—beyond that the outgoings are taxable as remuneration under the benefit-in-kind provisions of the Finance Act 1976, being domestic or other services.

Employees, those who are exempted from one of the three reasons discussed above will not be chargeable on the full cost of the outgoings. The rules under section 34 of the Finance Act 1977 are that where expenditure is incurred on heating, lighting, cleaning the premises, non-structural repairs and the provision of furniture, the charge will be limited to 10 per cent of the employee's remuneration for that tax year.

One final but not unimportant point. The charge for living accommodation and outgoings can be converted by a claim for a tax deduction if it was incurred wholly exclusively and

necessarily in performing the duties of office. A guide to the way the Inland Revenue interprets this is given in the booklet 480 as follows: "There must be circumstances in which part of the accommodation is reserved for business purposes, for example as a showroom. In such cases an appropriate deduction may be given for tax purposes."

"If accommodation is provided for an employee, for example in a flat or hotel, while he is on business duties away from his home and his normal place of work, the cost of this may be allowable as a deduction under the expenses rule. For example, a company in Yorkshire may rent a London flat for an employee who has to make frequent business trips to London."

The extent of any tax allowance will depend upon the circumstances. If the accommodation is no more than an alternative to hotel accommodation and is not available for private occupation, the whole cost of renting and running the flat may be allowed as a deduction. On the other hand, if the employee or his family also had the use of the flat as a private residence, any allowance would be restricted.

"If, however, a London flat is provided for an employee whose job is in London and the flat is used by him as a pied à terre no allowance would be due. Equally if the flat is used by the employee or his family as their only or second home, no deduction for tax purposes would be due."

Vera Di Palma

## Unit trust performance

Growth and Specialist funds (progress this year and the past three years). Unit holder index 20.63.3; rise from January 1, 1977: +29.7%. Average change offer to bid, net income reinvested, over past 12 months: +30.9%; over past three years: +86.3%.

Statistics supplied by Money Management and Unitfinder, 30 Finsbury Square, London, EC2.

GROWTH	A	B	Trident Market Leads	35.6	110.7
M & G Recovery	92.9	188.6	Britannia Growth	35.4	110.7
Oceanic Index	73.7	143.1	Britannia Comm & Ind	35.0	110.7
Hambro Smaller Cos	64.7	160.4	G. T. Capital	33.8	105.9
Henderson Capital	64.0	82.1	M & G Compound	33.2	76.6
Long Well Spec Sits	43.6	87.4	M & G Growth	31.8	106.2
Hambro Recovery	29.3	218.0	Ulster Growth	31.4	134.2
M & G Special	30.0	97.8	Target Growth	30.2	81.7
Antony Gibbs Growth	56.7	—	Seaford Trust	29.7	84.7
Perpetual Growth	52.7	—	Belmont Capital	28.7	91.2
Capitel Capital	52.6	—	S & P Growth	27.2	78.9
Hambro Smaller Cos	52.2	156.3	Nat & Comm Capital	27.0	94.4
Unitary Recovery	49.8	105.5	Arbuthnot Compound	26.5	101.8
Abbey Capital	48.7	145.3	New Court Equity	25.9	39.1
Solus Capital	48.4	17.3	Arbuthnot Growth	24.9	39.9
Reliance Opportunity	47.9	118.6	Gartmore Com Share	24.0	87.7
Unitary Growth	47.8	115.4	Trident UK Growth	23.8	36.8
Britannia Status Change	46.6	80.2	Stratton F	22.2	22.6
Key Capital	46.5	87.4	National West Cap	18.5	99.7
Vanguard Growth	45.1	111.9	M & G Magnum	17.7	72.5
Britannia Professional	45.0	89.4	S & P Capital	17.7	93.8
Crescent Capital	44.1	150.3	Mid Drayton Growth	14.4	124.1
New Court Small Cos	43.6	117.9	S & P Select Growth	13.8	106.2
Oceanic Recovery	43.5	47.9	Coyne Growth	13.7	11.2
Leo Capital	43.4	—	Stockholders F	12.6	62.4
Manulife Growth	42.8	—	Royal Trust Cap	12.6	57.6
Tyndall Scottish Cap	42.7	86.7	Midland Drayton Cap	11.5	81.0
Schroder Capital F	41.8	110.4	Gartmore Insurance	10.4	22.5
Confederation Growth	41.7	141.4	Target Eagle	6.6	39.3
Piccadilly Capital	41.5	22.5	S & P Universal	4.6	63.6
Key Capital	40.5	87.4	M & G Growth	1.4	28.5
Britannia Accumulator	39.5	109.3	Enson Dudley	—	66.9
Hambro Capital	37.4	76.9	M & G Com Growth	—	42.5
Britannia Shield	35.8	70.7	Lawson Growth	—	8.4

SPECIALIST	A	B	Bishopsgate Ltd F	12.8	93.3	N.P.I. Overseas	—5.9	—
S & P Financial	12.7	75.4	Britannia Miners	12.4	69.3	M & G American	—6.0	306.0
Britannia Property	12.1	51.8	L & C International	11.1	51.8	Charterhouse Europ	—6.6	24.5
S & P Commodity	11.5	53.9	S & P Energy	11.0	98.0	M & G Far Eastern	—6.6	36.5
Target Preference	10.3	54.0	Target Preference	10.3	54.0	Gartmore American	—6.7	—
Arbuthnot Preference	9.9	52.1	Arbuthnot Preference	9.9	52.1	G.T. Japan & Gen	—6.8	—
Hill Samuel Int	9.5	73.5	Arbuthnot Int	9.5	73.5	Lewson American	—7.5	8.7
S & P Scotiabank	9.4	50.1	Target Commodity	9.4	50.1	Britannia Far East	—8.7	20.8
London Wall	9.4	65.8	Target Commodity	9.4	65.8	Hambro Sec of Amer	—8.8	57.0
International	7.7	58.4	Arbuthnot Capital	7.7	58.4	Arbuthnot Int	—9.6	19.3
Arbuthnot Capital	7.1	25.0	Henderson Nat	6.9	5.7	S & P Japan Growth	—10.3	71.4
Henderson Nat	6.9	5.7	Resources	6.9	5.7	Rowan International	—10.4	39.0
Resources	6.9	5.7	Resources	6.9	5.7	Schroder Europe M	—10.6	25.3
Resources	6.9	5.7	Resources	6.9	5.7	Allied Hambro Int	—10.9	21.3
Resources	6.9	5.7	Resources	6.9	5.7	Endavour	—11.4	59.3
Resources	6.9	5.7	Resources	6.9	5.7	Granchester	—12.0	64.5
Resources	6.9	5.7	Resources	6.9	5.7	Charterhouse Inter	—12.2	4.4
Resources	6.9	5.7	Resources	6.9	5.7	Arbuthnot Preference	—13.6	46.9
Resources	6.9	5.7	Resources	6.9	5.7	Henderson N Amer	—14.8	9.0
Resources	6.9	5.7	Resources	6.9	5.7	M & G Japan	—14.8	52.5
Resources	6.9	5.7	Resources	6.9	5.7	A. Gibbs Far East	—14.9	—
Resources	6.9	5.7	Resources	6.9	5.7	Lawson International	—15.0	—
Resources	6.9	5.7	Resources	6.9	5.7	Trident American	—16.1	15.1
Resources	6.9	5.7	Resources	6.9	5.7	New Court Int	—16.3	—
Resources	6.9	5.7	Resources	6.9	5.7	Arbuthnot N A Int	—18.2	—
Resources	6.9	5.7	Resources	6.9	5.7	Unitary America	—18.2	—
Resources	6.9	5.7	Resources	6.9	5.7	Oceanic Overseas	—18.5	—
Resources	6.9	5.7	Resources	6.9	5.7	Trident Inter	—18.9	—
Resources	6.9	5.7	Resources	6.9	5.7	Unitary Foreign	—19.8	—
Resources	6.9	5.7	Resources	6.9	5.7	M & G Australasian	—32.0	1.6
Resources	6.9	5.7	Resources	6.9	5.7	Henderson Aust	—41.3	—23.7

A: Change since September 2, 1976, offer to bid, income reinvested.  
B: Change since September 1, 1974, offer to bid, income reinvested.  
Both taken to September 2, 1977.  
Me: Trust valued monthly.  
F: Trust valued every two weeks.



EDITED BY MARGARET STONE

## Are you the hostess with the mostest for your au pair?

Are you wading in a sea of applicants? Do you brush the dust under the carpet every time your mother-in-law looms over the horizon? Do you gaily greet the latest Danish (Johnny, Mark or whoever) in the same things you've done before?

If so, you are probably the typical harassed mum, winking under the strain of running a household, with standards which seem to be for overseas these days. You may, in short, be contemplating paying somebody to do part, or all, of these everyday tasks for you.

An au pair is the standard middle-class answer for providing some daily help around the house, combined with being sitting at a reasonably bearable cost.

There are many au pairs, but they are an exotic commodity, most of them young girls, who should be at least 17 years old and traditionally come from Northern Europe. In theory, the au pair is a student who wishes to learn the language in a family environment and who is expected to "work her passage" in order to do so.

In practice, employers, or "hostesses" as the Home Office, which supervises au pairs, working in the United Kingdom, call them, are often keen on the labour rather than the learning aspects of the arrangement.

How much does an au pair cost—and what exactly should she be expected to do? An au pair is not a worker, so she does not need a work permit to enter the United Kingdom. What she does need is a letter of invitation, confirming her status, to show immigration officers at an airport of entry. If her guest family has a foreign name, she may have difficulty in persuading the authorities that she is a genuine au pair, coming to learn the language, rather than a source of cheap labour and a way around immigration controls.

The Home Office issues a little leaflet for employers and their visitors. An Au Pair in Britain, giving a resume of what the relationship ought to be, is a somewhat out of date (the present one is dated 1975) and gives misleading guidance on how much money the au pair can expect.

Current rates of "pocket money" are between £8 and £12 a week, sometimes more than £15 to £20 a week, depending on the au pair's age and the hostess's suggested working hours are five or six a day, with either the morning or afternoon free for English lessons.

During working hours the au pair is expected to look after the children and help with shopping, cleaning and general tidying up.

The essence of the relationship, in theory, is that she is not a servant but a guest in the household. After a lot of bad publicity about the use (or rather the abuse) of the au pair system the Home Office is now more inclined to investigate cases where its suspicions are aroused.

A number of overseas countries have taken up the cause of the national who have come as "au pairs" and ended up as slaves, working round the clock. There is even an official designation: "au pair de travail".

A great many families see the main advantage of an au pair in the ease of baby-sitting arrangements, but are unaware that, according to the Home Office, the three or four hours when mum and dad are enjoying

After our article on nannies two weeks ago readers have expressed interest in other kinds of "living-in" help. This week we look at au pairs and mother's helps and maids.

ing a meal at the local bistro are officially counted as part of the five or six they are expected to work each day.

Most people, once they have established a working relationship with their au pair come to a sensible arrangement over this. If the au pair is staying at home in the evening, anyway, it can hardly be construed as a "working period".

Although an au pair is not expected to take charge of children in the same way as a full-time nanny, it is clear that the au pair, with an older child, should be responsible for picking them up from school.

A working wife with school age children can find the au pair a significantly cheaper alternative to a nanny or mother's help, although there are frequent warnings to mothers of younger children about leaving them with a au pair girl every day while she is at work.

The agencies who recruit au pairs are vociferous in their condemnation of employers who use au pairs in this way and forecast that middle class mothers will face an acute shortage of living-in help (even daily cleaning) staff, will demand more and more of their au pairs now that the supply of foreign domestic labour is drying up.

Three weeks ago the Department of Employment imposed a total ban on the entry of non-European domestic labour, putting a stop to the regular supply of Far East girls who have been filling the gap caused by the evident dislike of our own contrivance to become living-in domestics. The work permit situation may be reconsidered next year. If United Kingdom unemployment records...

It is not a permanent living-in staff of the housekeeper/cook variety, you can get it at a price of between £30 and £40 per week after tax and social security payments. There is a good supply of under and over-qualified super husband and wife combinations around for between £60 and £80 a week, plus self-contained accommodation and board. But even a non-cooking permanent maid, if you can pay one down, will cost you £20 or more a week after tax and contributions.

An experienced, but trained, mother's help can cost £15 a week, at which level the employer does not have to worry about tax or social security payments. When the level is just a little over this level, bringing the employee just into the tax net, the Inland Revenue has been known to interfere. It is not interested in the collection of "small" amounts of tax due.

Wherever arrangements you make for the care of your house or children, you have to make sure that your household insurance covers you against any liabilities if your au pair or help suffers a mishap in your home. Most policies, in fact, give automatic cover of up to £100,000 against this sort of liability, but it is as well to check.

For some years, Europ Assistance has specialized in providing top-up cover, as a supplement to the normal travel policy, for those travelling to the Continent. It automatically provides £4,000 of medical expenses cover.

The chief attraction lies in the fact that it is open 24 hours a day and, in the event of an emergency, it will liaise with the continental hospital, and guarantee that the fees will be paid. When the patient is in the hospital, the patient's repatriation will be arranged, if necessary by air ambulance. And there is no monetary limit on the repatriation expenses which may be incurred.

For anyone travelling on business, Royal Insurance has a more or less standard policy, plus a personal emergency service, with cover provided worldwide.

The personal emergency service provides cover for emergency travel. If the person who is insured becomes seriously ill or is involved in an accident (and is placed on the critical list), a claim can be made for reasonable travel and accommodation costs for a relation or business associate to visit him or her.

Also, there is cover for a substitute to travel out if the insured person should die as a result of an accident or sickness. Therefore, this cover does not operate for the first seven days of any disablement.

The personal emergency service also includes cover for repatriation. In the event of disablement (which the local doctor certifies is likely to involve a stay in hospital of six weeks or longer), the patient can be moved with a nursing escort, a claim can be made for the cost of repatriation to a hospital near his or her home in the United Kingdom.

Not only is the cost met: special arrangements have been made by the Royal with Trans-Care International, which operates a 24-hour emergency service. If necessary, therefore, a service can be contacted at any time. It will cope, and the Royal will meet its charges as part of the claim. It can make all the arrangements for repatriation, including an air ambulance and doctor, as required.

Repatriation by air is not cheap, especially if a nurse and doctor have to be in attendance. With this insurance, it is suggested that a minimum of £1,000 should be insured for a visit to Northern Europe with the figure rising to £3,000 for Mediterranean areas. Elsewhere, the insurers suggest that cover should be arranged for the maximum of £10,000.

For a nine-day business trip to Europe with cover of £5,000 under this section, personal accident cover of £25,000 for death, £100 a week for temporary total disablement, £50 a week for temporary partial disablement, together with medical expenses cover of £2,500 and £500 for loss of deposit, plus £1,250 on luggage, the premium would be £40.75p.

I calculate that of that figure, roughly half is attributable to the personal emergency service. The cost of this cover will be reviewed in the light of experience.

Where this insurance is taken out on an annual basis, business trips being declared, worthwhile discounts can be earned—ranging from 10 per cent up to about 30 per cent, depending on the level of activity and, at the higher levels, claims experience.

John Drummond

## Investor's week

# The market presses ahead

On a level of business rarely seen since the market started to pull away from its nadir in January, 1975, the FT ordinary share index came within a touch of reaching its highest ever point this week.

With big and small investors alike taking an increasingly optimistic view of the economy and paying only marginal attention to the potentially hazardous TUC conference, the "inflation" theory, for long pondered by the analysts, provided the main talking point in investment circles.

In essence, the argument is that when the index touches the 543.5 peak set in May, 1972, it will only be worth half that amount in real terms when set against inflation over the last five and a half years. Or, as one stockbroker put it more succinctly this week: "What else can you now buy at 1972 prices?"

Since the present bull market started more than two and a half years ago share prices have moved uncertainly for long periods, but there have been two patches of spectacular growth. The first came in the first six months of 1975, when the index doubled in value. The second and more sustained period started at the beginning of this year and has been most pronounced in the last six weeks since the pound was freed from the dollar.

In fact, this week's trade, which saw the FT index rise 22.6 points to 530.1, with daily trading worth more than £150m, is the nearest thing to a remarkable turn-around since the market's fortunes since that surprising currency move at the end of July.

At that point many dealers, after several months of stagnation, were convinced that the failure to agree another round of pay restraint with the unions meant the end of the bull market. A fall in the index to 250 was widely expected and some were even predicting that the levels of early 1975 would again be seen.

But those pessimists had reckoned without the strength of sterling after the Bank's move and the attraction that this would prove to foreign funds. Since July the index has gained the best part of 100 points—more than 20 per cent of its present level—at a pace not seen since the early part of 1975.

The halving of interest rates since the crisis level of last autumn has also played a decisive part in all this, even though it has a more direct relevance to gilts than equities.

A feature of the long haul from the index at 150 to its present levels has been the widely differing performance of individual sectors. Those well above the market average include papers, electricals, motor distributors and heavy engineers, but the reverse has been true of mining, financials, banks, shipping and, in spite of the sporadic strength of gilts, the discount houses.

The recognized "blue chip" equities have, in the main, performed indifferently over the period. Brokers report the institutions, fully committed to the gilt-market for some time, are now playing a more sustained role in equities. Their only problems, it seems, has been to find underperforming sectors and these have been in increasingly hard to pinpoint.

MAIN CHANGES OF THE WEEK				
Rises				
Year's High	Year's Low	Company	Change	Comment
185p	95p	Brown Shipley	35p to 185p	Strong sector
278p	102p	Chesfield	33p to 275p	Interest rates
312p	124p	Colson	46p to 312p	Flips and dividend
485p	180p	Deca "A"	85p to 485p	Bullish figures
195p	55p	Phoenix Timber	55p to 195p	Bid hopes after Pintos sale

Falls				
Year's High	Year's Low	Company	Change	Comment
146p	48p	Bejam	7p to 136p	Technical reaction
177p	75p	Bulmer HP	17p to 151p	Lay-offs and investment delay
103p	44p	Carpets Int	8p to 57p	Dividend cut
318p	58p	Oil Exploration	7p to 302p	Profit taking
397p	158p	Ayer Hiltan	45p to 275p	Metal price

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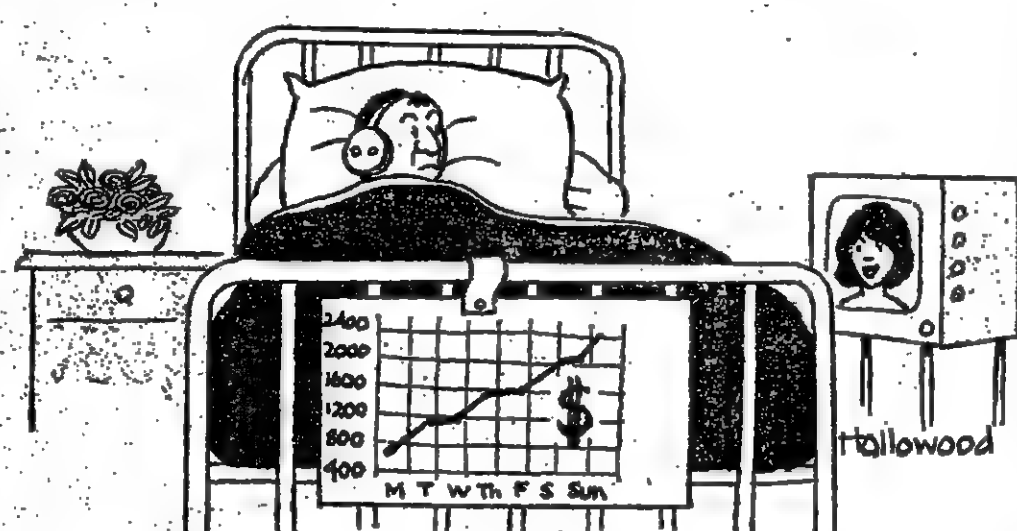
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David Mott

## Insurance



What is needed is practical help at the time of the emergency...

## Tips for business travel

Gradually, the insurance industry is appreciating that those who travel abroad, whether on pleasure or business, need rather wider cover than has been provided in the past.

It is all very well to say that the cost of medical treatment, hospital accounts, etc., will be met. Often when the time of the emergency, with efforts being made to get one home.

Families and employees in the United Kingdom can feel rather helpless if somebody is in hospital in a foreign country, hundreds or thousands of miles away.

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Not only is the cost met: special arrangements have been made by the Royal with Trans-Care International, which operates a 24-hour emergency service. If necessary, therefore, a service can be contacted at any time. It will cope, and the Royal will meet its charges as part of the claim. It can make all the arrangements for repatriation, including an air ambulance and doctor, as required.

Repatriation by air is not cheap, especially if a nurse and doctor have to be in attendance. With this insurance, it is suggested that a minimum of £1,000 should be insured for a visit to Northern Europe with the figure rising to £3,000 for Mediterranean areas. Elsewhere, the insurers suggest that cover should be arranged for the maximum of £10,000.

For a nine-day business trip to Europe with cover of £5,000 under this section, personal accident cover of £25,000 for death, £100 a week for temporary total disablement, £50 a week for temporary partial disablement, together with medical expenses cover of £2,500 and £500 for loss of deposit, plus £1,250 on luggage, the premium would be £40.75p.

I calculate that of that figure, roughly half is attributable to the personal emergency service. The cost of this cover will be reviewed in the light of experience.

Where this insurance is taken out on an annual basis, business trips being declared, worthwhile discounts can be earned—ranging from 10 per cent up to about 30 per cent, depending on the level of activity and, at the higher levels, claims experience.

John Drummond

## House buying

# Part rent, part mortgage

Half a house may be better than none. That, at any rate, is the theory behind the launch of a new type of mortgage plan by Sellick Nicholas Williams, a house-building subsidiary of the publicly quoted English China Clays group.

It is aimed at would-be council house tenants, who end up on the over-lengthening waiting lists for authority housing because they cannot afford either the deposit to put down on a mortgage, or the conventional level of repayments.

In conjunction with a local authority SNW will build low-cost homes (between £9,000 and £12,000) and potential buyers will obtain a mortgage to purchase a proportion, the minimum being 30 per cent of the house. The remainder will be let to them by the local authority and in practice this reduces the monthly outgoings.

In the past two years some 203 houses have been built as a pilot project for the City of Birmingham. Above eight local authorities already operate similar schemes and SNW itself is talking with several more.

At any point the buyer can purchase the rest of the house at market value. For the first five years the house must be offered back to the council if the buyer wishes to move.

## Pensions

# If your company runs a sick pay scheme

More and more employers do something for employees who retire prematurely, at least those who retire in ill-health, beyond payment of the benefits already secured under a pension scheme. The larger employers have been more generous in this respect in the past partly because there are technical problems in the case of smaller firms.

It is only in the last five or ten years that these problems have been solved and smaller employers have started to make proper provision for employees in this unfortunate position.

If the solution is through the pension scheme it is necessary either to make some assumptions in advance about the numbers of employees expected to retire prematurely and their ages and salaries, or to meet the costs as they arise, possibly out of the employers' present profits, possibly out of the resources of the pension scheme.

A large employer will have sufficient cases of breakdown in health to make some reasonable estimates of future pension requirements. He can then make up his mind how much benefit he wishes to provide, and include the cost in with his normal pension scheme contributions.

A smaller employer will not have many cases: the few people who have to give up work for health reasons may be highly paid senior executives or they may be storemen; they may fall ill a year or two before they are due to retire, when their pension is nearly paid for, or in their thirties or forties, when very little has been accumulated in the pension scheme in respect of them.

Advance estimates in these circumstances are unreliable and the cost in the event will fluctuate wildly from scheme to scheme, and over periods of time within the same scheme. If the cost is met out of profits it could be large in a year when the employer is facing financial difficulties.

Equally, if the cost is met out of the pension scheme a particularly expensive case may place an unacceptable strain on the finances of the scheme. In an extreme case, it is not impossible for the cost to be greater than the total resources of a small scheme which has not been running for very long.

These are the problems which have made schemes of modest size hesitate until recent years to commit themselves to paying out more than the share of the fund already accumulated up to the time the member actually retires. The change in the scene in the result of the introduction by insurance companies of policies offering a regular annual benefit in respect of any employee who is off work sick for more than a short period.

This enables an employer to treat those employees as remaining on the payroll right up to the time they ought normally to have retired. Their pensions can therefore be held over until that time, and the reduction in which results from earlier commencement of the pension does not have to be made.

This could make a lot of difference to the amount of pension for a man or woman who retires at, say, 55, after 15 years early following a nervous breakdown, the ultimate pension may be four times as large. Of course, the payments during the 15 years have to be paid for, but the cost is spread over all

the firms adopting the method through the insurance company—instead of falling on just a few of them. As a result, the cost is really quite small.

The additional cost of this provision will probably be less than 1 per cent to a company whose pension contributions are, say, 20 per cent of payroll.

Many employers go beyond this, by insuring not only the sick pay to be paid to the employee but also his future contributions to the pension scheme. This means his eventual pension would be the amount he would have expected if he had continued to work to his normal retirement date—not merely based on the service actually completed.

In the example above, if this man had served 15 years up to the time he had to retire, his pension would be doubled again—making eight times the amount he would have expected had his pension started immediately, and based on what had already been paid in. The effect would be greater still for anyone with a shorter service.

Arrangements on these lines are normally set up as a separate sick pay scheme outside the pension scheme itself, and if you want to find out what you will receive in the event of your premature retirement, look at your contract of employment as a whole, and not just at the booklet setting out the terms of your pension scheme.

Larger firms usually run a sick pay scheme too, of course. The way they deal with premature retirement varies. Some use a similar system to the one described above, either operating through an insurance company or carrying the risk themselves if their workforce is large enough for the cost to average out.

More frequently, however, the sick pay scheme is intended for employees who are expected to return to work. Anyone who is unlikely to work again will then be treated as "retiring" and the pension scheme will take over responsibility for his benefits.

There may be a problem in deciding when an employee is no longer likely to return to work, and a certain amount of work in unscrambling "retirements" where the pensioners recover contrary to expectations.

On the other hand, the structure is logical, and allows more flexibility in some circumstances: for instance, someone who has been ill for a long time may recover sufficiently to be able to work, but may have lost some of his drive and energy, or failed to keep up with technical progress, or the employer may have had to fill his job.

In these circumstances, the employer may prefer to treat him as retiring as final. Similarly it is possible to cover for early retirement resulting from redundancy or unsuitability in the face of changing circumstances.

Faced with such variation in practice, an employee—especially one considering a change of job—is well advised to look carefully at the benefits he will receive, whether under the pension scheme or outside it. Sickness—or accident—is something which can strike at anytime with disastrous consequences for the victim.

Eric Bruner

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## Motor insurance

# 'Own brand' cover by car makers

Sometimes brokers say that they can place motor insurance at lower rates than are obtainable under any of the special schemes on the market. It is most unlikely that they can, in every case.

Some of the special schemes at present available are little more than gimmicks to try to attract business. For instance, some schemes have applied to people with a certain type of central heating in their home or to anyone considering himself to be a member of the Church of England.

Some schemes are available to those working for large organizations, where an insurer offers a special discount. Often, it may be possible to obtain better terms elsewhere in the open market, even though a discount will not be available.

Increasingly, however, car manufacturers are helping to set up schemes. Many of the foreign car manufacturers have encouraged schemes for their cars, mainly because many foreign cars are still rated more highly by most insurers than comparable British models, owing mainly to the higher cost of spare parts, repair costs and so on. Clearly, it was in the interests of foreign manufacturers to try to reduce the cost of insurance on their cars.

Among the home-based manufacturers Vauxhall can claim to be the first with a competitive scheme, which could well prove difficult for brokers to beat. (Vauxhall car owners should approach their dealer, in the first instance, for details.)

The scheme is underwritten by one of the larger motor syndicates at Lloyd's, so there can be no doubt about the security which is being provided. The premium charged under the scheme ranges from about 32 per cent to 39 per cent less than the normal scale rate which would be charged by the syndicate.

A reduction of that size makes one wonder whether large profits are being made on the non-scheme business or, alternatively, whether the scheme is unlikely to be an economic success for the syndicate.

In this case, there are reasons for the reduction. First, the syndicate has established that claims costs for the particular make of car are below average, presumably because the cars tend to be attractive to a certain type of driver. For this reason, the premiums are calculated on

the basis of cars being in a lower rating group than, in fact, is the case.

A discount is allowed because it is a scheme and there is a useful saving in commission. Only a modest rate of commission is payable—to the Lloyd's brokers which have made the arrangements—and all the business is handled on a direct basis with the syndicate's own service company. The manufacturers and the dealers will not receive any commission.

The reasoning has been that if the maximum saving is passed on to the car owners this must be to the ultimate advantage of the manufacturers and the dealers—in terms of loyalty and goodwill.

Perhaps this will be a trend in motor insurance in the future. Certainly, other manufacturers are exploring the position. While competition (as exists at the moment) is fine, there is the practical problem that one really needs a broker to find the best market (and the premium will not be any cheaper without a broker). But brokers have to be paid and this fact is reflected in the premium charged by an insurer.

JD

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